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house + home

February 1954

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The two-story house

Carl Koch shows how to make every cubic foot usable and flexible (below and p. 106)

The Levitts work out their best expansion-attic plan (p. 118)

Gardner Dailey uses a two-story wing to give coherence and distinction to a rambling house (p. 124)

NAHB president- R. G. Hughes

His Paul Bunyan career, his 16-hour work day, his special talents and his advice to young homebuilders (p. 130)

Plastics

Can they make tomorrow's house better? Cheaper? Easier to build? (p. 158)

\$40,000 builder houses

Four architect-designed plans and variations to satisfy custom-minded buyers (p. 154)





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See page 106 for full information on the Techbuilt House by Carl Koch and Associates.

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CONVENTION OPENING: instead of snipping a ribbon, President Manny Spiegel and Mrs. America of 1954 sawed through a 2 x 4 to open the exhibits at the Hilton Hotel. In private life, Mrs. America is Erna Snyder, 26, of Kutztown, Pa. Her father is a contractor. Others (left to right in front row): Executive Director John M. Dickerman; Mrs. Spiegel; R. G. Hughes, elected later at the convention as Spiegel's successor; former President Robert P. Gerholz; and Mrs. Henry Fett. There were a record 520 exhibits by 315 different firms.

Builders feel bullish

► **NAHB convention-goers expect million starts a year but also see million-unit market in trade-ins, rehabilitation**

► **Spiegel and Hughes insist '54 housing program hinges entirely on retaining Fanny May as central mortgage bank**

Homebuilders were feeling bullish. Despite the slowing pace of the nation's over-all economy, despite widespread agreement that housing was moving into a hard-sell buyer's market, the men who came to NAHB's tenth convention last month in Chicago not only had their eyes on another million-house year in '54, but were raising their sights toward 2 million units for the years just ahead.

Predicted outgoing President Manny Spiegel: "It might be a million new starts—or slightly over or under. It'll be an excellent year." He also forecast that builders might recondition 250,000 trade-in houses and rehabilitate another 750,000 blighted homes. This struck some onlookers as counting the un-hatched chickens of the housing act revisions pending in Congress.

But builders at a remodeling panel shared Spiegel's enthusiasm. One participant forecast that if the proposed FHA Secs. 220 and 221 become law, this year's dollar volume of remodeling business will equal new housing. One member of the audience reported he grossed \$33,000 last year on 28 jobs. What of the do-it-yourself trend? Said one builder: "It's taken away a lot of business, but it's not the kind of business you're going to get, anyway." An NAHB survey found 58% of 273 reporting builders planning no change in starts. Only 23% reported they were plan-

ning to retrench. Said NAHB: "The group included large- and small-volume builders in all price ranges from \$6,000 to \$80,000 and their combined production planned for 1954 totaled 28,692 units, 15% more than the 24,854 units actually erected by the 273 builders last year."

Said incoming President R. G. "Dick" Hughes: "Over the next ten years, we should build up to 1.4 million new houses a year. One million should be larger houses, better designed, with more eye appeal and comfort.



NEW OFFICERS pose for their first portrait: Left to right: Franklin Burns, secretary; Nate Manilow, first vice president; R. G. "Dick" Hughes, president; Paul Burkhard, second vice president; V. O. Stringfellow, treasurer.

A quarter million should be good, well-designed small houses for families earning less than \$3,000 a year—financed under the proposed new Sec. 221 [of FHA], or under the existing Title I, Sec. 8."

Mortgage optimism. The cheerful outlook included the FHA-VA mortgage market, which was continuing to recover from its summer tailspin. Said Hughes: "Among builders, there's a spirit of optimism about mortgages at a better price." One big reason, it developed at the convention mortgage panel, is Fanny May's one-for-one plan. Builder after builder from the Southwest called one-for-one funds "the only money we have on a large scale." HHF Administrator Albert M. Cole reassured listening builders: "At present, it's my judgment that one-for-one should be continued."

Builder optimism was tempered with recurrent warning that maintaining the high volume of production by expanding private enterprise into rehabilitation and cheaper homes depends entirely on creation of their brand of secondary mortgage market—revamped Fanny May free of Home Loan Bank Board influence, with some private capital but with ultimate Treasury support. Said Hughes: "The recommendations [of the housing policy committee] will be a hoax and we who propose them will be a laughing stock without a workable central mortgage bank [to prime the pump of lending]. I don't think a secondary facility is any more a government operation than the federal reserve banks."

Share the mortgage? To cope with the chronic shortage of mortgage money in small towns—an item incoming President Hughes put high on his agenda—Vice President Robert B. Patrick of Bankers Life of Des Moines suggested legislation to permit small-town lenders to share mortgages with big city sources of funds. For instance, a small bank might take 20% of an FHA loan in its own community, and sell 80% of it to a New York lender. Advantages: local banks are in the best position to analyze the local market and the borrower's status. But small banks often have too few men to keep abreast of the flood of regulations affecting VA and FHA paper. Big banks and

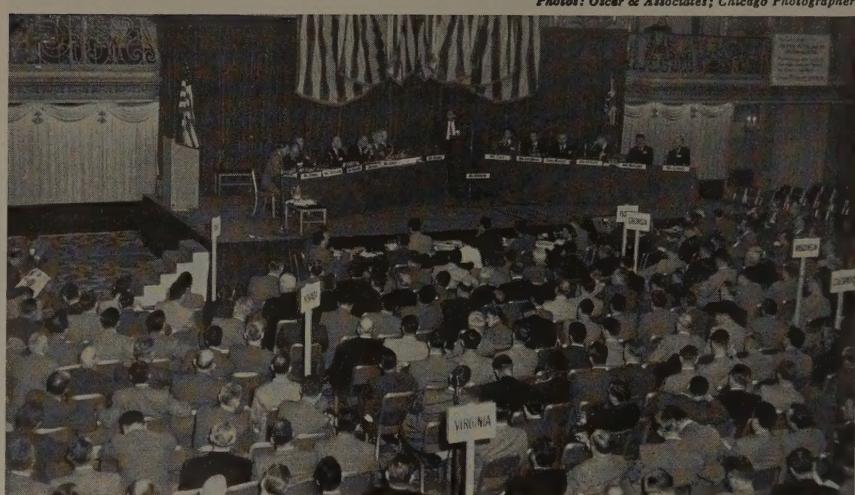
insurance companies could supply this know-how. Patrick declared FHA, VA, and the American Bankers Assn. all agree such a scheme would be "possible," although beset with many a legal and practical hurdle. Even savings and loan groups might agree, said Patrick.

The mortgage panel ranged over the gamut of top housing issues. Noteworthy items:

► FHA Commissioner Guy Hollyday called the Sec. 221 plan for 40-year, \$200 down loans "completely and absolutely unworkable" without "some provision for a takeout." Hollyday's formula (which was rejected by the majority of President Eisenhower's housing advisers): let lenders turn in the houses for debentures after 20 years if they choose. Said he: "If a mortgage has been on anybody's house for 20 years, it's sound. The government would stand to lose very little money." He also criticized the proposed \$7,600 ceiling, and called the \$8,600 ceiling in high-cost areas "much worse." Said the commissioner: "If you get into the upper bracket, you'll have costs that these people won't be able to pay."

► Hollyday and Deputy FHA Commissioner Walter Greene disclosed that FHA will give operative builders a better break on commitments. The new ratio: 80% of the first \$7,000 of value and 70% of the excess (instead of the present 60%) with a maximum commitment up to \$14,700 instead of the present \$10,400.

► T. B. King, acting asst. deputy VA administrator, remarked that VA's reports on discount sales of mortgages "ought to be abolished" because, by the time the government gathers and analyzes the data, it is "history." He reported evidence that builders are building bigger homes: only 17% of the appraisal requests now involve homes costing \$10,000 or less; two years ago 46.7% of VA appraisal requests fell in that bracket.



MORTGAGE PANEL audience sat by states so gripes could be identified by top government officials and lenders. With Nate Manilow (center standing) presiding, panelists were (l to r): NAHB President Manny Spiegel; ex-President Tom Coogan; Sen. John J. Sparkman (D, Ala.), VA's T. B. King; Vice President John Jewett of Prudential Insurance Co.; FHA Commissioner Guy Hollyday, Deputy Commissioner Walter Greene; and (right of podium) HHF Adminis-

trator Albert M. Cole, ex-NAHB President Rodney Lockwood; Rep. Jesse Wolcott (R, Mich.), chairman of the House Banking Committee; Vice President Robert Patrick of Bankers Life; Vice President Robert Morgan of Boston's Five Cents Savings Bank; and MBA President Will Clarke. Wolcott declared: "There is nothing on the economic horizon indicating recession or depression now . . . inflation is 80% psychological and so is depression or recession."

► President William A. Clarke of the Mortgage Bankers' Assn. expressed fear that if FHA takes over VA field operations (as proposed by the President's housing advisers with NAHB endorsement), the VA certificate of reasonable value which sets a ceiling price on VA homes will operate to strangle VA housing. Reason: "FHA arrives at a value (under its own procedures) which in no sense of the word is sales price." Whether FHA takes over VA or not, Clarke argued, the VA program would "be much better off" if VA dropped its

prohibition against a veteran paying more for a house than the CRV. VA's King admitted CRVs are a "considerable administrative headache," but found it "difficult to believe that Korean veterans . . . don't need the government to give them price protection." Clarke drew applause with the reply that veterans can easily look in the papers and shop around to see if they are being gyped. Sighed King: "I appear outnumbered." Quipped Rod Lockwood: "You don't know how outnumbered."

CONVENTION SIDELIGHTS

NAHB's tenth convention—the building industry's biggest annual gathering—set NAHB records, too. Delegate registration came to some 8,000, but counting exhibitors, admens, wives and hangers-on, Convention Director Paul S. Van Auken figured total convention attendance reached 22,000. There were more newsmen covering the proceedings (432) than the entire attendance at NAHB's maiden convention a decade earlier. Even though activities spread into two hotels (Hilton and Sherman) this year, there was more snafu than usual with oversold hotel space. The hotels blamed holdover guests from other meetings who did not leave on schedule.

A heart attack kept Sen. Homer Capehart (R, Ind.), chairman of the Senate banking committee, from taking part in the convention. Capehart is in Bethesda Naval Hospital for a rest—raising the possibility that Sen. John Bricker (R, Ohio) may have to take over the acting chairmanship of the committee. Bricker is considered arch-conservative on housing.



CONSTRUCTION COMMITTEE headed by Earl Smith (center rear) made plans with FHA and VA to form a top-level joint committee to iron out problems arising from field interpretations of MPRs and MCRs. The trouble usually arises from local interpretation, not the rule itself, said Smith. Others pictured (clockwise); former President W. P. "Bill" Atkinson; Chris Christensen, NAHB research staff; Edward Pratt of Detroit; Dave Slipher; Albert Balch.

Retiring Secretary V. O. Stringfellow announced membership in NAHB has reached 28,759. The rise was notable because it was effected in the face of a 25% loss in membership at the beginning of last year. Outgoing Treasurer Paul Burkhardt reported NAHB finances were "very healthy" with total income last year close to \$800,000. Dues accounted for a little over \$500,000.

QUICK QUOTES: "You can't alleviate slums when you're putting them on the drawing boards at the same time. Builders will be making a grave mistake if they don't draw on architect talent."—ex-president Alan Brockbank, chairman of NAHB's rehabilitation committee. . . . "I find forced individualism in tract homes more tiresome than Baltimore row houses."—Texas architect O'Neill Ford . . . "Don't get too peped up over shopping centers unless you've got expert advice. If they're good they're very good but if they're bad they're awful."—ex-president W. P. "Bill" Atkinson.

New officers. Neither the election of Dick Hughes as president (see p. 130) nor the election of Chicago's Nate Manilow as first vice president was a surprise. Originally, the second vice presidency loomed as a three-way race. Results: Earl "Flat Top" Smith of California withdrew; former Mayor Paul Burkhardt of Glendale, Calif. won; Franklin Burns of Denver switched his race to secretary and beat North Carolina's George Goodyear for the post. Under the usual NAHB way of things, Manilow will succeed Hughes as president next year. Among the 20 regional vice presidents (who serve a maximum of two years under the bylaws), NAHB re-elected only two: Mark Thoreson of Van Nuys, Calif. and John B. Goodwin of Memphis.

The others:

Arthur Oman, Boston; Al Bartlett, Syracuse; Edgar Hegel, Pittsburgh; Frank Calcaro, Washington, D.C.; Les Marsh, Charlotte, N. C.; John Beatty, Miami, Fla.; A. W. King, Detroit; John Worthman, Indianapolis; Elton Schultz, Milwaukee; Stanley Cowherd, Kansas City, Mo.; Russell Showalter, Oklahoma City; Lou Bettilyon, Salt Lake City; Ralph Craner, Denver; Delbert Bellfay, Tacoma; John Matthews, Little Rock; Ralph Stagg, Phoenix; Andy Oddstad, San Francisco; Emil Keen, Huntington, L. I.

Forced unionization threat looms in states' rights suit

Last September, AFL's sprawling Building Trades Dept. set out to tighten its organizational grip on homebuilding, which experts say is about half open shop.

Last month, the union drive took a surprise legal turn that had NAHB leaders worried. Injecting themselves into Michigan hearing on a picketing injunction, AFL lawyers argued that a new US Supreme Court decision had upset the long-standing legal finding that homebuilding is not interstate commerce (and thus not subject to regulation by the National Labor Relations Board). If the union view prevailed—and AFL men promised to fight the case to the US Supreme Court—builders predicted it would open the gates to forced unionization of the nation's homebuilding. Warned one builder: "That would mean 5% to 10% added to the cost of houses in nonunion areas. Every time a union put up a picket line, you'd have to shut down for an NLRB jurisdiction election."

Background: when AFL electricians threw a picket line around their 70-unit project of defense rental homes at Battle Creek last July,

Builders David R. Satin and Harold Albert got a temporary injunction against it (after a ten-day shutdown). Next day, AFL carpenters took up the picketing. Satin countered with another court restrainer—this time covering all AFL building trades unions.

As the drawn-out hearing on a permanent injunction neared a close last month, top AFL Michigan attorneys were pressing the contention that Michigan Circuit Court had no jurisdiction, although a state law was at issue. They cited the US Supreme Court Dec. 14 ruling, in the Garner case, that a trucking firm carrying materials between two railroads, but entirely inside Pennsylvania, was nevertheless involved in interstate commerce and hence subject to NLRB control. Nub of the AFL argument was that the Supreme Court decision upsets the time-honored finding that homebuilding is not interstate commerce because the materials from out of state that go into it come to rest in a dealer's hands before they go into a house.

A lot more than homebuilding could be at stake in the AFL's legal attack. Its theory of interstate commerce seemed so broad it could cover scores more industries which now escape federal labor regulation.

Chicago starts a pilot block rehabilitation project

Sixty years ago Prairie Ave. was an important street in Chicago. Its red brick and gray stone houses were occupied by the successful merchants, professional men and socially elite. Then, in the cycle of urban decay, came evil days. The prominent families moved elsewhere, the elegant town houses fell into disrepair, and Prairie Ave. gradually succumbed to the city's sprawling slums.

Last month, Prairie Ave. was again important to Chicago. It was the test tube for a neighborhood rehabilitation experiment sponsored by the Chicago *Daily News*, with aid from James C. Downs Jr., the city's redevelopment coordinator; Lt. Gen. Richard Smykal, special deputy building commissioner; AIA's rehabilitation committee and interested building and real estate specialists. These experts deliberately picked for the experiment one of the rottenest of the city's rotten slums, the 3100 block on Prairie. Along with hundreds of others in Chicago, the block was waiting the day when public or private enterprise would rip it down and build it over again. But, as to many Chicago slum neighborhoods, that day may be a long time arriving. Asked the *News*' editors: "What do we do with these neighborhoods in the meantime?"

Pilot project. To find a practical answer to that question, the *News* sent Roy Fisher, the reporter who had directed the newspaper's earlier slum investigations, back to his slums. With Fisher went a Negro *News* reporter, Lestre Brownlee. They established headquar-

ters in a home at 3130 S. Prairie, one of the few in the block with a living room without a bed in it, and invited the property owners to a meeting. About half the owners, 60% of whom lived in the blighted block, showed up. Fisher told them:

"All we can offer you is our interest, our understanding and the advice of the best experts available. It is your property that is at stake, and it will have to be your money that is spent." The owners agreed.

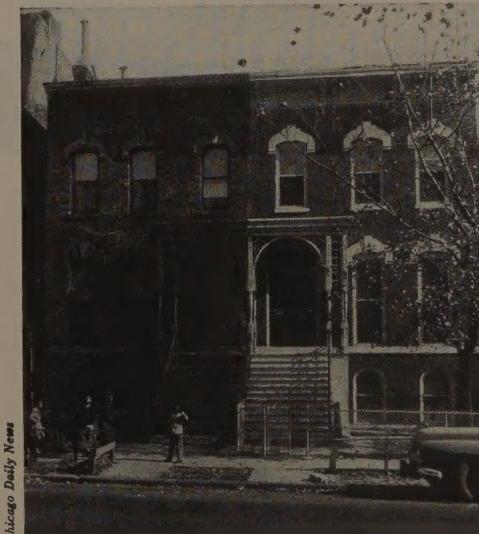
The first phase of the work called for little money, anyway. It was a general cleanup and hauling-away job. For owners who could not do the work themselves, Fisher and Brownlee provided laborers. But they billed the owners pro rata for the hours the laborers worked. The second phase was one of minor repairs. To cut costs there, the reporters brought in plasterers and carpenters to show the owners how to do many jobs themselves.

In the meantime, city inspectors combed the block, compiling a list of building-code violations. This was turned over to the *News* team, so the real job of rehabilitation could begin. A repair program was worked out with each owner. For some, this posed no difficulty. For others, it looked impossible.

When it looked impossible, Fisher called for help from a task force of architects and real estate management experts headed by Leonard Wayman, AIA, and Realtor Alfred Wittert, a management specialist. Its objective: to make plans so building repairs—by increasing the building income—could pay for themselves. Last month, the task force had

the problems of the first three problem buildings well in hand.

Profit in repairs. One of the three solutions turned up some significant economic news. It was the decision to deconvert a building at 3140 Prairie from tiny, overcrowded



BEFORE AND AFTER in Chicago rehabilitation efforts on the 3100 block of Prairie Ave. are demonstrated in a single building. Mrs. Lottie Hyatt, who owns and occupies the right half, was well along on repairs last month, but Ripley Mead, agent for the absentee owner of the left half, was barely started.

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Here are the facts which explain why it will pay you more to build in

CHRYSLER AIRTEMP AIR-COOLED AIR CONDITIONING

Everything points to the fact that air conditioning built into new homes can be your greatest selling help in 1954. But—make it Chrysler Airtemp *Air-Cooled* Air Conditioning to gain all of these plus advantages . . .

- *Air-Cooled "Packaged" and "Custom" units* can be teamed with a Chrysler Airtemp Furnace, in a variety of recommended installations, to provide efficient, economical Year 'Round Air Conditioning in any type of house—without using a single inch of living area floor space!
- Because Chrysler Airtemp *Air-Cooled* Air Conditioners offer such flexibility of installation and because they require no plumbing, they cost you less to install.
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units back to its original seven-room apartments. The owner, Mrs. Maude Flowers, had increasing difficulty during recent months in finding desirable tenants for her one- and two-room kitchenette units renting from \$50 to \$86.50 a month. The result was a costly vacancy rate, or, if she took any tenant who came along, high maintenance costs. Moreover, the building inspectors ordered her to install more bathrooms, repair porches, restore plaster and make other repairs to bring her building into conformity with city building codes. That put her \$3,699-a-year profit in jeopardy. And when she sought a repair loan, insurance firms refused to lend because of the illegal conditions. They even refused to re-finance the existing \$7,500 mortgage.

In that plight, Mrs. Flowers was steered to A. H. Gruetzmacher & Co., a real estate and mortgage firm headed by G. F. Gerk. By de-converting to seven-room apartments (renting from \$125 to \$140), Gruetzmacher calculated, Mrs. Flowers would virtually eliminate vacancy costs and, by getting a better class of tenant, greatly reduce maintenance costs. These savings would raise the net income \$400 a year, despite a \$3,000 drop in the gross:

	BEFORE	AFTER
Appraised value	\$28,500	\$36,500
Gross income	12,099	9,000
Vacancies and collection costs	1,452	450
Adjusted annual income ..	10,647	8,550
Operating expenses, taxes and maintenance	6,948	4,450
NET INCOME	3,699	4,100

Moreover, with her building complying with codes, Mrs. Flowers would be able to re-finance her mortgage. Gerk offered her a ten-year loan with payments of \$79.55 a month. Her old mortgage called for payments of \$386.55 a month. With the deconversion work done, five of the six seven-room units were rented.

New economics. To Downs, head of Real Estate Research Corp. as well as Mayor Kennedy's chief housing advisor, the Gruetzmacher recommendations indicated a significant shift in slum economics. Said he:

"There is a change in housing economics occurring now that means many other slum landlords will find it more profitable to operate good housing than bad. With the removal of rent control and the return of the free housing market, there has been a rapid turnover among tenants. Many white tenants have moved out of fringe areas and their places have been taken by Negroes. This has tended to relieve some of the pressure of Negro housing. The first sign of this is the increasing number of vacancies among the less desirable one- and two-room units in the slums."

"This is being accompanied here by an increasingly tough policy on the part of the city toward building-code violations. When a property owner is faced with the necessity of spending money on a substandard building, he begins to look around for ways of bringing that building into conformity with the code."

"Illegal buildings were never a good long-range economic risk."

HHFA begins to hold redevelopment funds from cities without rehabilitation plans

Last July Congress ordered HHFA to refuse redevelopment grants to cities that would not enforce adequate housing standard codes or push vigorous rehabilitation programs (H&H, Sept. '53). By last month, the results were beginning to show up. The change, though slow, was basic.

Under the rehabilitation and code enforcement requirements Congress put in the current appropriations act, HHFA's slum clearance and urban redevelopment division was only approving new planning advances or capital grants if a city had submitted:

► A satisfactory signed statement from the mayor or city manager reviewing the city's health, sanitation and safety codes for dwellings, the budget and personnel for enforcement, the number of housing violations recorded the previous year and the number that were corrected, and measures for the proper relocation of families that might be displaced if an effective enforcement program was inaugurated.

► A satisfactory resolution or statement approved by the local governing board giving its opinion on whether it would be feasible to rehabilitate rather than redevelop each particular project area, and, if it believed rehabilitation was not feasible, supporting data showing why clearance was essential or "continuance of existing residential uses is fraught with danger to the well-being of the community or its inhabitants."

Unsatisfactory replies. By last month cities had sent HHFA their answers for 92 projects. HHFA found 26 of them unsatisfactory, asked for more information. Redevelopment Boss James W. Follin noted that this did not mean the 26 projects were canceled — yet. It takes a long time to process a Title I grant, sometimes three years from first discussions with HHFA to the final contract for the federal subsidy. Follin knew cities that had not seen the light of the new federal policy might still have time to launch enforcement programs before HHFA would have to blow the whistle.

But Follin cited one city where officials confessed they saw no prospect of appropriating funds to begin any effective code enforcement. Follin conceded that case looked black. But instead of canceling the project at once, he gave the city another six months to find some solution. Meanwhile, he held up final planning funds.

Rehab rules coming. Follin noted that it is often hard to decide when a city's code enforcement reaches an acceptable level or exactly how much it must be improved. In some cases, he pointed out, lack of enforcement is so deeply rooted it might be political suicide for any administration that began sudden enforcement even if it had no trouble finding the money. An easier job is

determining if the buildings in a blighted area can be rehabilitated rather than torn down. This month, he expected to issue a set of standards for evaluating the degrees of neighborhood blight and whether rehabilitation is practical.

Some proposed projects may embrace sections that could be rehabilitated as well as portions that should be cleared and redeveloped, said Follin. Portland, Me., he said, recently inquired about assistance for a project in which, from preliminary inspection, perhaps the majority of properties could be rehabilitated. Now the city is studying plans for two alternatives: a scaled-down redevelopment project under the existing law, or a combination rehabilitation-redevelopment project if Congress adopts the new federal rehabilitation aid program urged by the President's advisory committee on housing.

Never rehab alone. In his country-wide inspections, said Follin, he has observed that the first projects cities propose for Title I projects usually are in very bad slum areas that include few structures susceptible to rehabilitation. He did not see a single project site that could be effectively restored just by rehabilitation, he added.

Follin reported cities were expressing "tremendous interest" in the possibilities of rehabilitation programs if federal assistance is extended to this field. "At least half a dozen cities" have indicated they are ready to undertake extensive blight-arresting campaigns if such help is provided, he said.

Rents climb only 3% since end of controls, says BLS

Last summer, when federal rent control was finally ended for all but military and AEC areas, labor spokesmen darkly warned of stiff increases before the first snow fell. By last month, it was time for the avalanche of rent boosts to begin if it ever was going to.

The fact that there had been no yelps of anguish from tenants indicated that no such thing had happened. Last month, the Bureau of Labor Statistics backed up that view with figures. It reported that rent increases have been barely noticeable since the death of controls. By the end of November, hikes across the country averaged 3% over the July level. However, BLS noted that the rents were still climbing.

With rent increases so unimpressive, there was scant likelihood that labor groups would even attempt to get controls restored. They would be laughed out of Congressional hearing rooms if they tried.

The last remnant of federal control in military and AEC impact areas ended Dec. 31, as ODM lifted controls at the AEC community of Oak Ridge, Tenn.

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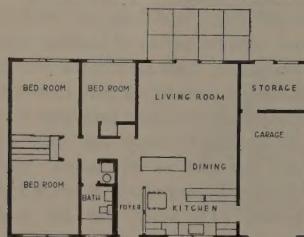
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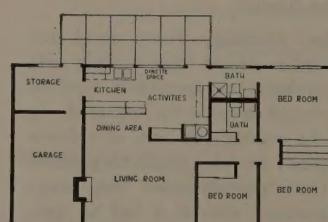


1100 sq. ft. plus garage, \$13,000 price range (less lot). Translucent glass wall foyer, large kitchen with nook space, natural mahogany pass thru china cabinet between kitchen and dining room, spacious living room with expanse of floor to ceiling Thermopane opening to patio.

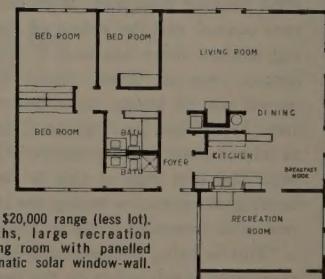


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1200 sq. ft. plus garage, \$16,000 range (less lot). 3 bedrooms—2 baths, separate activities room, natural mahogany kitchen.



**ROCKY
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SERIES**



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SCHOLZ HOMES, INC.

Eisenhower housing plans

- President urges dual-purpose FNMA—privately financed for normal market, Treasury-backed for welfare loans
- Congress asked to approve 35,000 public housing starts, new long-term FHA loans to cut need for public housing

President Eisenhower's long-awaited housing program was laid before Congress last month in two pieces—in his budget and in his housing message. It was a curious blend of paternalism and free enterprise, calling for less government in housing but proposing the mechanics for more.

On one hand, he called for a "new approach" placing more responsibility on private industry and local government for solving housing problems, especially slums. He suggested a trial plan for letting private building move into the area now served chiefly by public housing through the mechanism of long-term, low down-payment FHA loans for families displaced by rehabilitation, conservation and slum redevelopment. He asked that Federal National Mortgage Assn. be reorganized into a privately financed secondary mortgage market.

On the other hand, the President asked machinery to give the executive department more administrative control over housing—a power that obviously could be twisted according to the philosophy of the men in control. He would give FNMA direct access to the Treasury to buy mortgages that "the President determines to be in the public interest," obviously including the proposed FHA long-term, low-down-payment loans. He accepted public housing "until alternative programs prove more effective" and asked Congress to authorize 35,000 starts a year for four years. In a move that surprised many builders, he asked Congress to give him what amounts to a new Regulation X power—full control over interest, terms and maturities of FHA and VA mortgages, subject to "appropriate statutory limits."

Vague in spots. What finally emerged from the White House review of proposals by the President's 23-man housing advisory committee (H&H, Jan. '54) was a far less specific program than many an industry leader expected. One reason: the men around Eisenhower were unable to agree on some of the most important details of housing policy in time for the Jan. 25 date the President set for sending his housing message to Capitol Hill. Some—like reorganization of HHFA and a new formula for setting VA and FHA interest rates—would be covered in later messages. Other details might be left up to Congress—like how much users of the new FNMA should be required to invest in it (probably between 2% and 4% of their mortgage sales to it), how long should FHA's new trial program last and should the loans be 40 years, how much down payment, and should it woo private lenders by offering an extra service charge on top of the regular interest rate?

What Congress does with the recommendations will shape the course of homebuilding for some years to come. Yet a sharp fight on the all-important details was so certain that the outcome would probably not be settled until a housing bill is finally voted into law. In any case, the structure of government in housing was on its way to the biggest overhaul in 20 years.

Dwight Eisenhower enunciated his basic philosophy of housing in these words: "The development of conditions under which every American family can obtain good housing is a major objective of national policy.... Good housing in good neighborhoods is necessary

for good citizenship and good health among our people. A high level of housing construction and vigorous community development are essential to the economic and social well-being of our country.... In working toward this goal we must not be complacent. The federal government must provide aggressive and positive leadership. At the same time, actions and programs must be avoided that would make our citizens increasingly dependent upon the federal government to supply their housing needs...."

Urban renewal. To do these things, the President struck off on what he called "an entirely new approach" to housing. Its keynote: 1) government must encourage citizens to keep old homes in good repair, instead of focusing its activities almost exclusively on construction of new housing; 2) in fighting slums, the federal effort must "eliminate the causes," not merely treat the symptoms. To this end, Dwight Eisenhower put neighborhood rehabilitation, conservation and slum redevelopment at the head of his list. Clearing slums, he said, "is essentially a problem for our cities. However, federal assistance is justified for communities which face up to the problem of neighborhood decay and undertake long-range programs [to prevent it.]"

Such programs, he said, should have three facets: 1) "Elimination of the spread of blight into good areas of the community through strict enforcement of housing and neighborhood standards and strict occupancy controls; 2) rehabilitation of salvageable areas, turning them into sound, healthy

neighborhoods by replanning, removing congestion, providing parks and playgrounds, reorganizing streets and traffic, and by facilitating physical rehabilitation of deteriorated structures; 3) clearance and redevelopment of nonsalvageable slums." Noting that existing housing law permits "an effective attack" only on redevelopment, the President said:

"Title I of the Housing Act of 1949 should be broadened. It should make available a program of loans and grants for the renovation of salvageable areas and for the outright elimination of nonsalvageable slums. Under this program, there would be available approximately \$700 million of loan funds and \$250 million in capital grant funds. As our communities are enabled by this broadened authorization to increase the scope and pace of their efforts, I shall request such additional loan and grant authorizations as can be effectively used."

"FHA should be authorized to insure private credit used to rehabilitate homes in declining neighborhoods. This new program should be limited to specific areas where the local community has given adequate assurances that it will carry out a workable plan of neighborhood renewal."

"A program of matching grants to states and metropolitan areas should be established to enable smaller communities and metropolitan-area planning agencies to do the planning job which is necessary to arrest the spread of slum conditions. I recommend that the Congress authorize the appropriation of \$5 million for this."

Equal terms for old homes. As the President put it, "it is not enough to rehabilitate homes in obsolete neighborhoods." To encourage all home owners to keep their houses in top shape, he asked Congress to equalize FHA terms on old and new homes. Not only would this "end the present discriminatory policy which favors the purchasing of new as against existing homes," said Eisenhower, but it would encourage the trade-in housing program, which is a cornerstone of NAHB's goal to boost housing output toward 2 million units a year (see p. 37). Eisenhower urged that the ceiling on FHA Title I repair loans be upped from \$2,500 to \$3,000 and the top term be raised from three to five years, with "comparable revisions" for multi-family units.

The President ignored another means to the same goal—the open-end mortgage—in his message to Congress. The fact was that the old guard in FHA—including some officials who may soon be replaced—was refusing to agree to the idea, for fear it would put Title I repair loans out of business. But this, and other omissions, might be covered in the recommendations to modernize the National Housing Act which Eisenhower said HHFAdministrator Cole would shortly send to Congress. One item among these, said the President, will be "a scale of mortgage ceilings more realistically related to the increased cost of both single-family and multifamily structures and complementary revisions in mortgage ceilings for cooperatives."

Public housing changes. In recommending 35,000 public housing units a year for the next four years (total: 140,000), the President asked that "special preference" be accorded families displaced by slum clearance and rehabilitation "or similar public actions."

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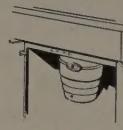
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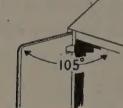
1. Are there real partitioned compartments under the sink?



2. Is the garbage disposer both QUIET and FAST?



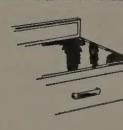
3. Do you have choice of steel or cast iron cabinet sinks?



4. Do the cabinet doors open a full 105°, for easy access?



5. Do cabinets and sinks have no-snag, deep-rounded corners?



6. Can you choose any type, color, and pattern of counter?



7. Are the wall and base cabinets Bonderized and are shelves completely adjustable and removable?



8. Do the wall cabinets have double bottoms for rigidity and beauty?



9. Are doors and drawers insulated and sound-proofed?



10. Do drawers operate silently and easily?

But, in his budget message, he made it clear he hoped his new FHA long-term, low-down-payment scheme would reduce the need for direct federal construction of public housing.

While his advisory committee had urged 40-year, \$200-down loans under a new FHA Sec. 221, the President was far more vague. He urged only a "new and experimental program under which FHA would . . . insure long-term loans of modest amounts, with low initial payment, on both new and existing dwellings, for low-income families." One surprise: Eisenhower urged the new program be limited to families uprooted by rehabilitation, conservation and slum clearance. This was the sternest eligibility test anybody had suggested so far. It was one more good indication that the easy largess days of the New and Fair Deals were over, at least as far as the administration was concerned.

One of the biggest flaws in the presidential advisory committee's recommendations was that it did not suggest how to entice private lenders into buying the new long-term, semi-welfare FHA loans. It made little sense for a lender to buy a 40-year, experimental and admittedly more risky mortgage at the same interest rate he could get for sounder, 20- or 30-year paper. Yet it was politically unthinkable to charge a higher rate of interest for the longer loans. Nobody even suggested it.

For a time, White House advisers toyed with the idea of recommending a $\frac{1}{2}$ to $\frac{3}{4}$ % service charge for the long loans on top of the regular interest. Such a gimmick might still be written into the experiment. But Eisenhower confined himself to recommending: "A greater proportion of the risk should be underwritten by FHA than it regularly insures."

Dual-purpose FNMA. It was clearly because of his overriding concern that the new semiwelfare FHA loans get adequate mortgage money that Eisenhower proposed a dual function for a reorganized Fanny May. For the normal mortgage market, Eisenhower would end what he criticized as Fanny May's recent role as a "primary lender." To do so, he would "require the users . . . to invest funds on a basis which would eventually permit the full retirement of government." This shied away from a decision on main point of contention: should FNMA users have to buy stock equal to 2% of their mortgage sales, or 4%? But the President overrode the recommendation of the thin (11-9) housing policy committee majority to keep federal funds out of Fanny May entirely. Instead, he urged:

"1. The Federal National Mortgage Assn. should be reorganized to require the users of the facility to invest funds on a basis which would eventually permit the full retirement of government. Government should be enabled to purchase the initial stock of the reorganized association, but private capital funds supplied by the users of the facility should be built up to speed the retirement of the government's initial investment."

"2. The reorganized FNMA should be given three basic responsibilities:

"First, it should be authorized to issue its own nonguaranteed debentures on the private market. With the funds so obtained, it can perform a

desirable service by buying mortgages at market rates in areas where investment funds are scarce, for resale in areas where there is a surplus of funds. There is a need for an organization to carry out this true function of a secondary market.

"Second, the new association should be authorized to manage and liquidate present mortgage holdings which are government-owned assets. It should be made clear that such liquidation is to be accomplished in an orderly manner and in such a way as to protect the interests of the individual borrower. Since Treasury funds were used in the acquisition of these assets, all proceeds of this liquidation should be returned to the Treasury.

"Third, the President should be enabled to authorize the FNMA to borrow directly from the Treasury for the sole purpose of purchasing certain kinds and types of insured and guaranteed loans when the President determines such action to be necessary in the public interest. For this purpose the borrowing authority of the association should be limited to a reasonable amount to be made available from the present Treasury-borrowing authorization of the association. Although outright primary support for certain types of loans may be desirable in the public interest from time to time, this support should be clearly identified as the direct use of Treasury funds for mortgage purchasing, and the extent of such support should be closely controlled.

"Approval of these recommendations will correct the most serious defects of the present mortgage purchasing operations of the federal government and will authorize an effective secondary market facility, relying primarily on private financing. It will also provide flexible authority under which the federal government could directly purchase mortgages, should economic conditions and the public interest indicate the need for such action."

New Reg. X. The President's plea for more power housing was backed by the argument that regulation of terms for FHA and VA housing is necessary to control both inflation and deflation. Eisenhower asked Congress to broaden his present limited power over FHA and VA interest rates and terms. "Such authority," he said, "would permit adjustments, within appropriate statutory limits, in maximum interest rates and in loan-to-value ratios and maturities" . . . so as to "stabilize economy activity and high levels of production and employment."

How much reorganization? As his advisers had recommended, Eisenhower announced he was going to reorganize HHFA. He criticized the present setup as "a loosely knit federation of separate organizations" which was "cumbersome, inefficient and lacks clear-cut recognition of administrative authority." He did not spell out his plans. One reason: he has power to reorganize the agency by executive order, subject to a veto by a majority of either House of Congress. But the very fact that he did not ask Congress to abolish FNMA and put its functions under the Home Loan Bank Board (as his advisory committee had recommended) was good evidence that the President would not do so. His reorganization powers would not permit him to make such a change all by himself. Best bet: FNMA will retain its independence of savings and loan influence, be set up as a new commission under HHFA, along with a new Urban Renewal Administration to run slum

clearance and rehabilitation. By the same token, the absence of any specific recommendation could well mean that Eisenhower had decided to leave the Home Loan Bank Board outside HHFA's sphere, thus averting a certain bitter row in Congress.

Minority housing. For minorities, the President had a special word. He promised that "administrative policies . . . must be, and will be, materially strengthened . . . to assure equal opportunity for all our citizens to acquire, within their means, good and well-located homes." He vowed to "prevent the dislocation" of Negroes and other minorities "through the misuse of slum clearance."

Fate ahead. At a dozen places, President Eisenhower's recommendations sidestepped or answered objections to the proposals of his committee. His stress on relocation of minority and other families uprooted by the fight against blight went a long way toward meeting jibes at the committee report from public housers. His dual accounting system for Fanny May could well soothe objections to Treasury financing for ordinary housing programs. His retention of public housing until private enterprise could make something else work gave public housers a difficult target to attack. At the same time, implying that private enterprise might offer a substitute for public housing carried its own dangers. If the new FHA scheme does not work, there will be an almost irresistible cry for huge public housing outlays. As much could be said for the GOP emphasis on rehabilitation of old homes: if it fails to ameliorate slums visibly, expect a staggering public housing program in a few more years.

Are federal props vital for million homes a year?

Has the gap in fix-up statistics misrepresented the housing economy of the nation so seriously that federal housing policies are following a needless course?

Economic Analyst Charles B. Reeder of the Armstrong Cork Co. raised that question last month in a talk to the American Marketing Assn. in Washington. The census of housing shows a net gain of 8.6 million housing units from '40 to '50. BLS reports of starts account for only 5.7 million of them. Hence, concluded Reeder, there may have been 3 million units provided by conversion.

The 3 million conversions, said Reeder, "suggest that the house supply can be adjusted to changes in demand much more quickly than is generally believed. They further suggest that a drop in starts to a level of 700,000—so widely forecast on the basis of a shrinking market—may not be inevitable in years just ahead. Much of the expected reductions in the housing demand may well be reflected in a drop in the rate of conversions; and should this be the case, credit and other policies designed to support an annual level of new homebuilding around 1 million units might be entirely unnecessary."

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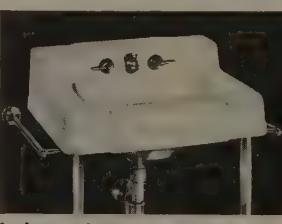
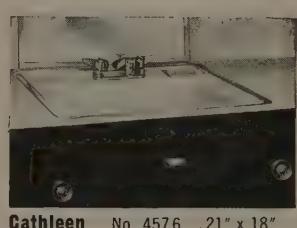
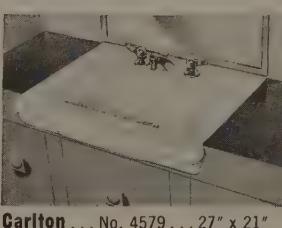
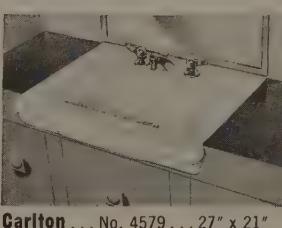
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HOUSING STATISTICS:

Private starts in 1953 only 1,600 behind 1952, but after revisions will probably be greater

Did homebuilders start more private nonfarm dwelling units last year than in 1952, despite the 2% drop in total starts (see chart)?

On the basis of Bureau of Labor Statistics' preliminary estimates for October, November and December, private starts last year totaled 1,066,900, only 1,600 units or 0.1% less than the 1,068,500 started in 1952. But BLS often revises its preliminary figures, usually upward. Last month, for instance, it revised September's estimated private starts, increased them by 3,100, from 89,000 to 92,100 units. With October-December estimates still subject to revision, it appeared very likely that the photo-finish picture, when developed, would show that more private homes were started in 1953 than in any year except fabulous 1950, when they totaled 1,352,000.

More government statistics to support this view: BLS and the Commerce Dept. put expenditures for new private nonfarm dwelling units last year at \$10.5 billion, an increase of \$660 million or 6.7% over 1952 outlays of \$9.8 billion. No other category of construction, either private or public, showed a greater dollar increase.

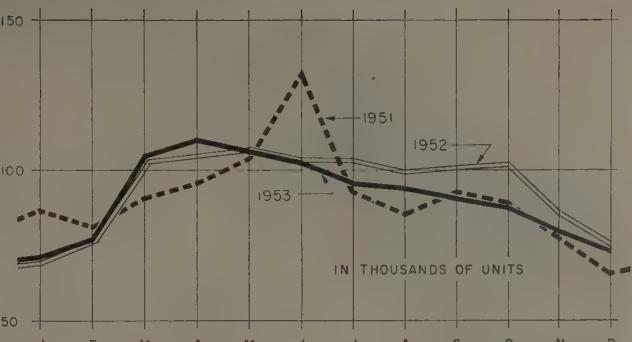
Public housing starts shrank from 58,500 in 1952 to 35,500 in 1953, on final reading might account for entire drop in total starts.

MORTGAGE LENDING ACTIVITY

(Investments in millions of dollars in nonfarm mortgages of \$20,000 or less by various types of lenders)						
	S&L assns.	Ins. cos.	Comm. banks	Mutual savings banks	All others	TOTAL
1952						
1st 8 months	4,166	925	2,337	700	3,526	11,656
September	592	118	316	103	456	1,587
October	627	134	342*	117	505	1,727
November	526	115	298	103	448	1,492
1st 11 months	5,912	1,293	3,294	1,024	4,937	16,462
1953						
1st 8 months	4,919*	992	2,464*	839*	3,886*	13,102*
September	654	124	314	123	495	1,729
October	658	128	319	122	521	1,746
November	564*	114	290	113*	468*	549*
1st 11 months	6,796*	1,353	3,388*	1,198*	5,387*	18,125*
Change: 1st 11 months of year	+14.9%	+4.6%	+2.8%	+17.0%	+9.1%	+10.1%
All-time high.						

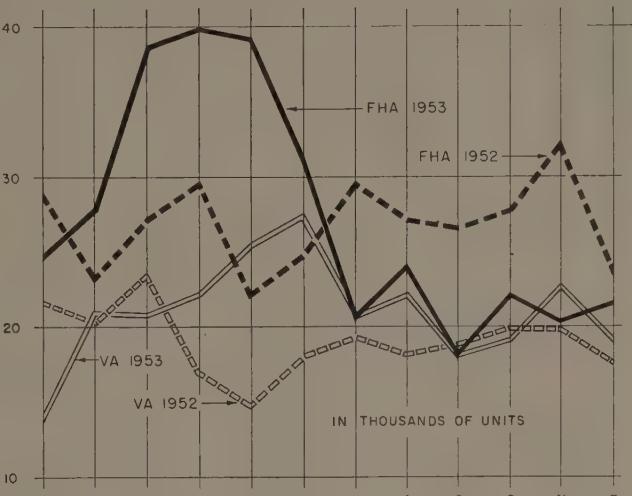
Source: Federal Home Loan Bank Board

HOUSING STARTS



Nonfarm dwelling units started in December: 68,000 (private, 66,700; public, 1,300). By preliminary BLS estimates 1953's total starts were 1,102,400, only 2% below 1952's total of 1,127,000 (see story).

FHA AND VA APPLICATIONS



Insurance and appraisal requests to FHA and VA in December covering new housing units were 21,497 and 19,016, respectively. For the full year, 1953 FHA applications covered 327,323 units, up 1% from 1952; VA requests 251,437 units, up 11% from 1952.

MORTGAGE MARKET QUOTATIONS

(Originations quoted at net cost, secondary market sales quoted with servicing by seller)

City	FHA 4 1/2's		VA 4 1/2's		FHA 4 1/4's	VA 4's
	Orig- nations	Secon- dary	Orig- nations	Secon- dary		
Boston: local	par	a	par	a	a	a
Out-of-state	a	96 1/2-97	a	96 1/2	94 1/2	92 1/2
Chicago	96	98	96	98	a	a
Denver	97 1/2-98 1/2	97 1/2-98 1/2	97 1/2-98 1/2	97 1/2-98 1/2	a	a
Detroit	95 1/2-96 1/2	a	95 1/2-96 1/2	a	a	a
Houston	96-99	96-99	95-97	95-97	94	92
Kansas City	98-99	99	98-99	99	a	a
New York-New Jersey	99-100	97-98	99-100	97-98	97 1/2*	92-93*
Philadelphia	96 1/2-99	98-99	96 1/2-99	98-99	a	a
Portland, Ore.*	99	99	99	99	a	a
San Francisco	b	99	b	97 1/2-99	96 1/2	94

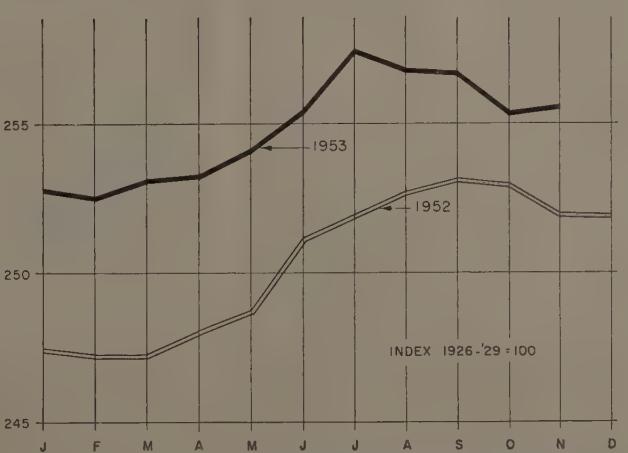
*No market. ^bMarket too uncertain to record stable quotations. *Also indicative of rest

^cServicing released by originator to purchasing bank.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice Pollak, vice pres., Draper & Kramer, Inc.; Denver, G. A. Bacon, vice pres., The Title Guaranty Co.; Detroit, Robert H. Pease, pres., Detroit Mortgage & Realty Co.; Houston, Donald S. McGregor, exec. vice pres., T. J. Bettis Co.; Kansas

City, Byron T. Shutz, pres., Herbert V. Jones & Co.; New York, John Halperin, J. Halperin & Co.; Philadelphia, Robert Irving, exec. vice pres., W. A. Clarke Mortgage Co.; Portland, Robert J. James, pres., Securities, Inc.; San Francisco, William Marcus, senior vice pres., American Trust Co.

RESIDENTIAL BUILDING COSTS



In November E. H. Boeckh & Associates' index of residential building costs rose almost imperceptibly to 255.5, from 255.3 in October, after dropping for the previous three months from its July peak, 257.4.



Factory-engineered house of precut parts for \$12,500

In Tucson last month Homebuilder Lloyd Fuller opened this 1,283 sq. ft. air-conditioned, three-bedroom, two-bath house priced at \$12,500 on the owner's lot. It was designed by Cliff May & Chris Choate of Los Angeles, and was one of their "prefabricated, factory-engineered houses" that can

be assembled from patented parts into an infinite variety of models (p. 152). Basic parts and materials for this house cost Builder-Dealer Fuller \$3,850 F.O.B. Los Angeles, plus \$725 extra for the air conditioning and \$500 extra for the shingles used for the low-pitched roof.

BUILDERS AT WORK:

Demonstration safety house

In Cleveland the Press and Expan-Homes, Inc., homebuilding organization now turned exclusively into a prefabrication firm (p. 152), capitalized on home accidents. In a joint promotion venture they opened a \$30,000 demonstration Safety House this month incorporating almost every conceivable type of safety feature. Expan-Homes Architect Wallie Anderson was the designer, and the Cleveland and National Safety Councils were advisors. Typical features: to eliminate stair accidents the house has no basement, and exterior doors are reached by ramps; a small wall closet has a faucet and plastic garden hose long enough to reach a fire in any part of the house; interior paints are all lead-free, to eliminate danger of poisoning children who sometimes chew sills or moldings.

Rear-view Chicago project

Homebuilder Raymond L. Lutgert started the first large Chicago-area development planned so that all living rooms have window walls facing the rear yard. This was his 254-home Virginia Terrace project in suburban Arlington Heights. To assure acceptable views, however, all lots were at least 8,700 sq. ft., and all property was restricted against fences, garages or other structures behind the back line of each dwelling. A. J. DelBianco designed these 1,100 sq. ft., three-bedroom houses, and base price, \$15,500, included dishwasher, clothes washer and drier, and food freezer. Last year 6', 190-lb., 34-year-old Lutgert completed the 911-home Scottsdale project on Chicago's southwest side.

Golfers turn subdividers

One day in 1952 Jimmy Demaret and Jackie Burke, nationally known Houston professional golfers, were playing with Joe M. Brown, vice president of the Houston National Bank, and a young insurance and real estate salesman, Truett Peachey, now 28. Peachey suggested the foursome become subdividers. Result: with golf professional Roby Williams joining as a fifth equal partner, they bought a 107-acre tract last February in the Spring Branch area

west of Houston. By year's end 19 houses were completed on it and 32 under construction. The fivesome improved the property, but do no homebuilding. Lots are sold to regular homebuilders, who have been erecting \$16,000 to \$25,000 houses. Peachey, who runs the business while the golfers stick to the links, expects almost half of the 400 lots in their tract will have houses on them by the end of this year. One type of property these subdividers will avoid: golf courses.

Build-ups for builders

Walker & Lee, Inc., Long Beach, Calif. home-sales specialists, started a "know your builder" campaign. Newspaper copy and brochures for projects they represent now include a photo and thumbnail item about the builder of each development. . . . In Teaneck, N. J. a financing organization, Northern New Jersey Mortgage Associates, offered a state trophy and eight regional awards for the best houses of 1953 or 1954 "so constructed that from picture, rendering, or the structure itself, the house-hunting family will be inclined to say: this looks like it. Let's go in."

Oregon "D" houses praised

In the Northwest houses with FHA financing under Sec. 203b2(d) are popularly known as "D" houses. These are new houses that can be sold only for 5% cash to nonveterans if they are priced within \$7,000 for two-bedroom models, \$8,000 for three bedrooms, or \$9,000 for four bedrooms (or \$1,000 higher in officially designated "high cost" areas). In Eugene, Ore. state FHA officials hailed Gambird Village, a development of the Slavens Bros. Construction Co. as "a showplace of D housing, both in quality and number." The quality feature, contrasted with many other low-cost projects, included: plaster instead of dry wall; automatic oil furnaces; carports;

Jonesboro Photographers



Chicago solar house uses waterpan roof for insulation

This 58' x 28' seven-room, two-bath, solar house was erected in Chicago by Homebuilder Lawrence Rosner for his own family at a cost of \$30,000. It was also a model house, however, and soon brought him orders for three similar dwellings. Its living room and two of its three bedrooms face the rear (photo above).

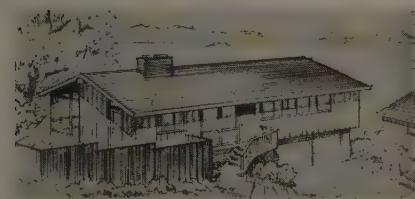
In this homebuilder's home the colored concrete patio is carried right through the center

of the dwelling to form a den and front entry, and sharply separate the living and sleeping wings. The flat, 4' overhang roof is covered with 2" of water for cooling and insulation. Both electrical conduits and ducts for forced-air perimeter heating are incorporated in its poured concrete floor. Design was by Chicago's Max Rosner & Associates, consulting engineers, and Richard Mazer, their architectural chief.

aluminum windows and aluminum screens; landscaped plots averaging 6,600 sq. ft. Prices were the top allowable in each size, and floor areas were 746, 918 and 1,092 sq. ft. respectively. C. E. (Tot) Slavens, 40, and brother Dean, 43, erected a total of 144 D houses last year, 107 of them in Gamebird Village. This year they plan at least 125 more, 80 of them to complete Gamebird.

Nation's newest big builder

For a man who aspires to be "the Ford of the building business," California Builder Herb Kronish, president of Republic Construction Corp., was off to a fast start. Last month he announced he would start 500 houses near Long Beach, by midyear would have over 2,000 houses under construction. A dark horse in West Coast building circles, Kronish is a native of New York (where his father is president of the Bensonhurst National Bank in Brooklyn) who moved into homebuilding after a successful stint in commercial construction. In 1951 he built 60 houses in Boulder City, Nev. moved rapidly into Henderson, where he eventually built almost 1,000 three-bedroom houses for \$7,995 (over a third of the town); Las Vegas, where he built 655; and Reno with 126. Last year he completed 855 in the Newport Vista tract at Newport Beach, Calif. He has other big projects abuilding in Bakersfield and Balboa. Kronish sells only FHA, handles his own construction financing, and sells Bank of America his mortgages. Content with a low profit, he nets about 5% per house. His latest bid for faster sales: a four-bedroom house selling for \$9,000, with \$450 down.



San Pablo houses planned for ex-war housing tenants

Last March Land Developer John H. Tolan Jr. ended a two-year term as OPS regional director for California, Arizona and Nevada. He re-entered the housing field, and next month, as president of San Pablo Development Co. of San Francisco, he will start College Highlands, a community of 810 homes and a shopping center for industrial workers just north of San Pablo, Calif., overlooking San Francisco and Marin County across San Francisco Bay.

Typical three-bedroom house (above) will cost about \$11,000 and will have a two-car garage, because Tolan feels carports are unsatisfactory and one-car garages inadequate for most two-car factory-worker families. Many buyers are expected to be families from war housing projects in the area now being closed. Architect was Vernon DeMars of Berkeley; Edwin H. Smith of Redwood City was engineer. The houses are scheduled for completion by October.

Shoppers' World, nation's pioneer regional shopping center, files bankruptcy petition

The great shopping center at Framingham, Mass. (AF Dec. '51), 19 mi. west of Boston, is the project that started the regional shopping center movement in the US. The 41 massed stores of Shoppers' World, set in cheap meadowland along the Worcester Turnpike, were dedicated to the theory that enough of the right kind of stores to create "one-stop" shopping machinery could pull auto-borne shoppers far away from customary business districts.

When it opened in Oct., '51, Framingham looked like an immediate hit. Enough customers turned up to keep its 6,000 parking spaces filled regularly and Jordan Marsh, the center's only department store, did a thriving business. Jordan Marsh volume increased about 20% last year over 1952, and gratifyingly exceeded original expectations.

Last month, in US district court at Boston, Middlesex Center Inc., operators of Shoppers' World, filed a petition to reorganize under federal bankruptcy laws. President William A. Coolidge said the corporation was unable to pay its debts as they fell due.

The hard facts of the Framingham case were that the center's \$275,000 of sinking fund bonds held by Equitable Life Assurance Society were in default. As a result, Equitable had demanded payment for its entire bondholdings on the center: \$5,211,000.

Over- or underbuilt? Coming at a time when some economic prophets were warning that too many shopping centers were being built, Framingham's difficulties promised to have much impact on the future of such construction. Was there something wrong with the center itself? Or had subsequent competitors lured away the customers it expected?

One glaring defect was promotional. Huston Rawls, godfather of the regional shopping center idea, was never able to lure the second major department store into the center that its original planning called for. As a result, instead of twin department store magnets for shoppers—one at each end of the sunken mall—Framingham had only the domed, circular Jordan Marsh store as a basic attraction. Some of the stores farthest from it did less business than those closer.

But over-all business for Shoppers' World was good. So far this year, it had shown a 12% gain from 1953, compared to only 2% for downtown Boston department stores.

The big troubles seemed to lie in four directions: 1) Rawls spent millions in research and promotion to develop the prototype center; 2) it was gradually becoming clear that big regional shopping centers may take five years or more to reach economic maturity and may face tough sledding through that period if mortgage principal repayment schedules are heavy then; 3) Jordan Marsh and some other tenants talked Rawls into too-cheap rents—2½% of gross for the department store, where-

as Architect Ken Welch, who was economic consultant for the center, thinks 3% is about rock bottom for solvency (with a provision for lowered rents if a store's annual gross sinks below \$90 per sq. ft.). Jordan Marsh disagreed sharply on this point, indicated the rent it paid based on its high volume was a handsome return to the owner and covered a good portion of any unanticipated shortages from other sources; 4) the research and contract awarding procedures were so cumbersome they dragged on two years, permitting construction costs to soar at a time when they were really soaring. As a result, the parking lot had to be finished only with gravel instead of pavement. Architectural plans were trimmed to pare costs. Upshot: the center found it had too little income to keep up with bond payments, despite the fact that its assets, \$6,147,576, topped its indebtedness.

As two court-appointed receivers replaced the Middlesex management, attorneys hoped for arrangements to compel the tenant stores to pay more percentage of their gross in rent.

Nothing in Framingham's troubles seemed to cloud the basic soundness of the regional shopping center concept. But financial shake-ups seemed to be in the wind.

Congress gets bills to keep VA direct lending program

Included in the first flurry of new bills dumped on the desk of the enrolling clerks in the new Congress were several to extend VA's direct lending program. One, by Edith Nourse Rogers (R, Mass.), who heads the House veterans affairs committee, would continue the program until Dec. 31 at the present rate of \$100 million a year.



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Combination dining bar, buffet and storage unit
designed by Grosvenor Chapman, Washington, D.C.



Shoulder-high sectional storage wall
designed by Seymour R. Joseph, N.Y., N.Y.



Fir plywood wardrobe closet and dresser
designed by Bruce Walker, Cambridge, Mass.



Half-high partition and storage unit
designed by Paul Edward Tay, Long Beach, Calif.



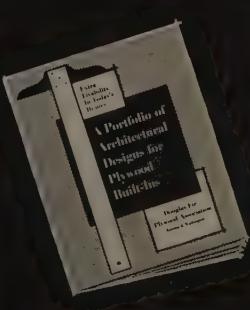
Exterior fir plywood carport storage closet
Designed by Bruce Walker, Cambridge, Mass.



Modular fir plywood storage wall
designed by Project Designers & Planners, N.Y., N.Y.



Fir plywood shelf-door wardrobe closet
designed by Edward Hanson, Stillwater, Minn.



MORE IDEAS FOR BUILT-INS—Send today for free "Portfolio of Architectural Designs for Built-Ins." Over 50 prize-winning ideas from national architectural contest. 17 are shown on this page! Write (USA only) Douglas Fir Plywood Assoc., Dept. B, Tacoma, Washington.

PEOPLE: HHFAdministrator Cole seeking Republicans for policy positions; Mies wins Rome prize worth \$8,000

For months, **HHFAdministrator Cole** has been trying to find Republican top-rankers to take over policy-making HHFA jobs still filled by holdovers from Democratic days. With Cole, it is chiefly a matter of principle: top jobs ought to be filled by his own men, however able the incumbent. But pickings are thin. Most able housers can make too much money in private business to be interested in Washington jobs—and salaries. Last month, the word went around the capital that Presidential Aide **Sherman Adams**, tired of the fruitless hunt, had recommended a youthful New Hampshire lawyer for a top HHFA job. He was **James D. O'Neill**, who withdrew as a candidate for the New Hampshire legislature last year, recently joined Westinghouse's atomic power laboratory at Pittsburgh. O'Neill is a recent graduate of the Harvard Law School. Whether or not O'Neill lands in the housing agency, topside personnel changes seemed to be looming. They will probably not come for a few months, certainly not while the agency is in the middle of helping hatch a major housing law.

Announced last month: Architect **Ludwig Mies van der Rohe**, head of the department of architecture at Illinois Institute of Technology in Chicago, received a 5 million lire (\$8,000) award from Rome's Accademia Nazionale dei Lincei last June. Mies did not hear about it himself until he read the news in the Dutch newspapers while traveling abroad last summer. The official telegram, sent first to Chicago, caught up with him in Germany.

Mies was the first man to receive the Feltrinelli prize for architecture from the Accademia, a 350-year-old cultural society which started these awards four years ago. (Igor Stravinsky received the music award last spring.) The citation read that Mies "coming from the school of Behrens, as do the greatest creators of modern architecture . . . has reached more than anyone else the harmonious balance of the various means of expression." It lauded him for his design of "the skyscrapers of Chicago [and] the pavilion of the 1929 Barcelona Exposition," among other buildings, and said that in his work "technique and esthetics find free development on their respective planes."

After appointing a new director last month, the Union Federal Savings & Loan Assn. in Seattle boasted it was the only company in the country whose board included a Chamber of Commerce president and the president of a central labor council. The new director was **Harry L. Carr**, president of Seattle's Central Labor Council and also business agent for the district council of carpenters. **Donald H. Yates**, building management executive and Chamber of Commerce president, has been a board member since last year.

Ray V. Carey, former executive vice president of the Home Builders Institute of Los Angeles, resigned after three months as city manager of Las Vegas, Nev. for what he called "personal reasons." An hour after he announced his resignation, he was sued for \$3,100 by **Jane Stowe**, Los Angeles businesswoman, who alleged she had lent him money with the understanding he would marry her. Said **Reed Whipple**, Las Vegas' mayor pro tem: "We gave him an opportunity to resign. The main reason . . . was the lack of confidence in the man. We are not concerned with his personal life."

OPINIONS: these intellects commented on matters of moment to building:

► "More and more I have been giving increasing weight to human and political factors in trying to figure out what is going to happen—and less to so-called laws of economics." —**Arthur A. Smith**, vice president and economist, First National Bank in Dallas.

► "You can isolate yourself from the slum district, but you can't isolate your pocketbook from it." —**Yates Cook**, NAHB rehabilitation director.

► "Too many of our decisions are made for political expediency and therefore the economy is being subjected to a chain of demands that are not in the interest of long-term prosperity. . . . Too many people are complaining because the government no longer feels able to support them in the manner to which they have become accustomed." —**W. Harold Breton**, recent (1953) president of the American Bankers Assn.

Social note: Architect **Nat Owings** of Skidmore, Owings & Merrill married **Mrs. Margaret Millard** (née **Wentworth**) at her home in Carmel Highlands, Calif. The bride, who divorced Carmel Attorney Malcolm Millard two years ago, is an artist with several West Coast shows to her credit. The Owings will travel in the Mediterranean area for several months (Mr. Owings will check in on some SO&M works

in progress there) and will make their home in San Francisco. **Emily Otis Owings**, the architect's ex-wife, also remarried, in Santa Fe. Her husband is **John Barnes** of Albuquerque. He is New Mexico manager for the Denver Fire Clay Co.

Charges against **Howard H. Hill**, accused of receiving "unauthorized compensation" when he was secretary of the Dade County (Fla.) Contractors Board of Examiners, were dropped last month when the state's principal witness failed to appear in court in Miami. Hill, who was also chief building inspector in the county until Aug. '52, had been charged with accepting remuneration for helping contractors obtain licenses without taking required examinations (H&H, Nov. '52, News). The missing witness was **E. W. Ferrer**, who had allegedly paid Hill \$300 for an unauthorized subbuilder license.

J. C. Long, Charleston, S.C. builder who has had four FHA 608 projects foreclosed on him in the past year, went to San Juan, Puerto Rico, to defend his elder brother, **Leonard**, up on a conspiracy charge. Leonard D. Long, the biggest builder in South Carolina, had gone heavily into building in Puerto Rico, received FHA-guaranteed mortgages in 1950 for 24 projects valued at more than \$28 million. Trouble started brewing a few months ago. The trial now in progress brings at least one joint endeavor of the Florida-born Long brothers to fruition. L.D. put kid brother J.C. through law school a few years back, perhaps on the theory that a legal mind would some day be handy to have around.

CONGRATULATIONS: to **Harry A. Taylor**, president of Frank A. Taylor & Son, Inc., realtors and mortgage bankers in East Orange, N.J., who established an endowment fund of \$50,000 at Colgate University for scholarships; **Stanley Baitz**, newspaper and public relations man, appointed editor of NAHB's *Correlator* to replace **Don Coenen**, who resigned in December. Baitz was formerly a New York public relations man and then information officer for ODM and NSRB. He was an Air Force information officer in World War II and editor of the Paris edition of *Stars and Stripes*.

DIED: **Daniel Paul Higgins**, 67, one of the great promoters of architecture of his time, Dec. 26 in New York. Partner with Otto R. Eggers in Eggers & Higgins for 16 years (before that he was with the late John Russell Pope), Higgins was responsible for a torrent of buildings. He also found time to serve a term on New York City's Board of Education and to contribute his efforts to lay activities of the Catholic Church and to a large number of youth clubs; **Morgan B. Callahan**, 63, Washington, D.C. realtor and formerly loan guarantee chief of the VA regional office there, Jan. 3 in Washington.



ARCHITECT OWINGS AND BRIDE

Mortgage Bankers Assn., Midwestern mortgage conference, **Feb. 25-26**, Conrad Hilton Hotel, Chicago; Eastern Mortgage conference, **Apr. 12-13**, Commodore Hotel, New York City. Forty-first annual convention, **Sept. 27-30**, Conrad Hilton Hotel, Chicago.

Associated General Contractors, annual convention, **Mar. 1-4**, Statler Hotel, Los Angeles.

Indianapolis Home Show, **Mar. 12-21**, Indiana State Fairgrounds, Indianapolis.

California International Home Show and builders' market week, produced by Associated Home Builders of the Greater Eastbay, **Mar. 13-21**, Exposition Building, Oakland, Calif. For details address the association at 227 W. MacArthur Blvd., Oakland.

Southern Homes Show, homebuilding and house furnishing exposition, **Mar. 22-26**, in Greenville, S.C. For details address Bertha M. Green, Textile Hall Corp., P.O. Box 1323, Greenville, S.C.

Prefabricated Home Manufacturers' Institute, annual meeting, **Mar. 29-30**, Chicago.

National Brickmason Apprentice Competition, sponsored by the Bricklayers, Masons & Plasterers International Union (AFL), **Apr. 1-6**, Los Angeles, Calif.

Texas Lumbermen's Assn., annual convention, **Apr. 11-13**, Rogers Coliseum, Ft. Worth, Tex.

Western Mountain District, American Institute of Architects, annual conference, **Apr. 22-24**, La Fonda Hotel, Santa Fe, N.M.

National Savings & Loan League, annual meeting, **May 3-5**, Jung Hotel, New Orleans.

Architectural League of New York, "Building Your Home, 1954," public exhibition to demonstrate progress made in housing and residential architecture, **May 22-29**, at the 42nd Infantry Division Armory, 34th St. and Park Ave., New York City.

New Jersey Chapter, American Institute of Architects, convention, **June 10-12**, Berkeley Carteret Hotel, Asbury Park, N.J.

American Institute of Architects, 86th annual convention, **June 15-19**, Statler Hotel, Boston.

Competition open to all builder-members of the National Association of Home Builders submitting houses whose exteriors were painted with *House & Garden* magazine's "Color Palatte" colors. Entries must be filed before Mar. 1. Sponsored by NAHB and *House & Garden*, details may be obtained from NAHB headquarters or the magazine, 420 Lexington Ave., New York City.

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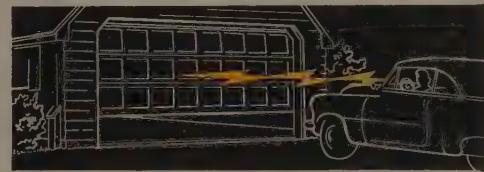
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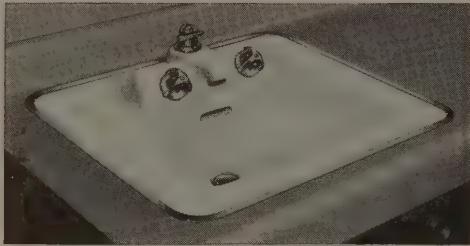
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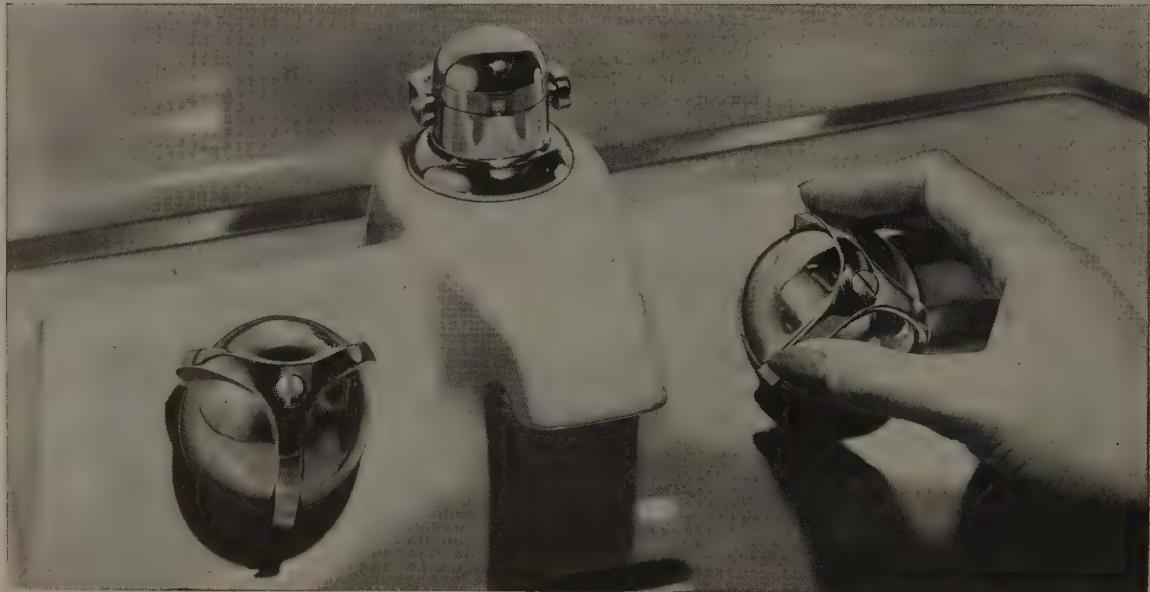
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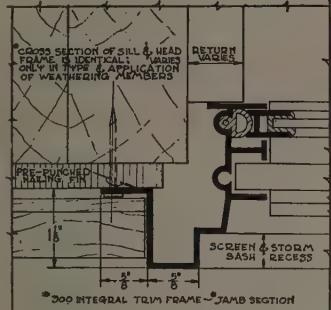
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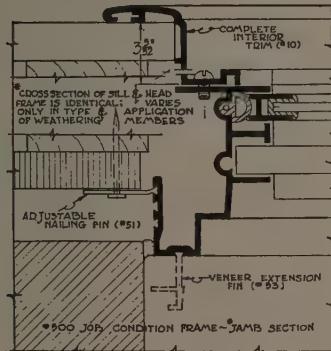
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100% versatile. Exterior trim (casing) is integral with window frame; contains continuous perimeter dovetails to accept simple installation fins (#51, #52 or #53) for wood frame or masonry construction. Simple vertical mulls. Jams pre-drilled for positive screwing to rabbeted wood bucks. #51 Nailing Fin (pre-punched) provides six adjustments; one of three side dovetails chosen; offset in fin leg reversible before sliding fin into dovetail. #52 Masonry Block Fin (not shown) centers window frame in block slots. #53 Veneer Extension Fin provides wide brick mould when greater than 1" finger space required. #10 Interior Complete Trim used in wood frame construction in conjunction with #51 Nailing Fin; a complete package fitting any through-wall thickness from 4 3/8" to 5 3/8" regardless of thickness of exterior sheathing and thickness of interior wall materials. Infinite adjustment. #20 Interior Cove Trim (not shown) used when frame is installed in block construction with #52 Masonry Block Fin and interior masonry left exposed; #20 Trim also applicable for other types of wall construction.

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LETTERS

LOW-COST WIRING

Sirs:

The November issue of *HOUSE & HOME* nicely illustrates the manifold advantages of three-wire circuits in the home.

In these days of larger and larger electrical appliances and greater electricity consumption in the home, the three-wire circuit is obviously the salvation of the homebuilder.

I thoroughly endorse the three-wire circuit for residential use and congratulate you, Mr. Boester, and Mr. Place, in bringing this to the attention of your readers.

E. V. SAYLES

Consumers' Power Co.

Jackson, Mich.

Chairman, former EEI-AEIC Joint Committee on Branch Circuit Protection

Sirs:

I was impressed....

One of the advantages which should be emphasized is the ability to change any outlet to 240 v. at will. At one fell swoop, the voltage problem with the room air conditioners could be solved. The home owner could easily use 3/4 hp air conditioners, which many utilities insist should be operated at 240 v.

While not detracting from the excellence of your story, let me point out one technical error. The drawing on page 134 shows supposed connections for a 240-v., three-wire receptacle. Unfortunately, the connections are wrong and would be a distinct hazard to any appliance connected. (To correct, connect the 120-v. wires, which are 240 v. apart, to the diagonals of the Y-shaped receptacle; connect the neutral or ground wire to the base of the Y. The Y you show is upside down.)

I would take exception to the application of individual 5-amp. fuses at receptacle locations. At the present stage of residential wiring design, a fuse of this type needlessly ups the cost of the outlet, adds little, if anything, to the over-all safety if branch circuit fuses are of the proper size, and unnecessarily limits the use of the outlet. A 5-amp. fuse would carry approximately 500 w. With many household appliances up to 1,600 w., larger size fuses must also be used. This further confuses an already confused fuse situation.

Y. L. RIPLEY, *manager*
Electric Home Bureau
West Penn Power Co.
Pittsburgh, Penn.

SUNSHADES

Sirs:

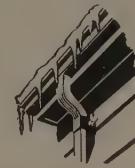
I feel that in some respects the sketches of various shading devices (H&H, Dec. '53) and the brief text give some misleading impressions.

For example, in his comment on solid roof overhangs, Mr. Sleeper remarks: "Effective primarily on south wall." While this is entirely correct as far as it goes, actually overhangs on east and west walls are ineffective for shading purposes even when they are extended for considerable distance. A house is

continued on p. 76

For "TOPS" in roof drainage specify **Armco Stainless**

Discriminating home owners instinctively recognize stainless steel roof drainage systems as a wise investment. Properly installed, drainage systems made of .015" thick Armco 17-7 Stainless Steel should last as long as the building.



STRONGEST OF ALL. When you specify Armco 17-7 you get the strongest metal used for roof drainage. It withstands heavy loads of ice and snow without sagging—resists buckling and cracking due to extreme temperature changes.

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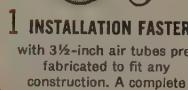
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The coupon below, or a post card mailed to us today, will bring you detailed information on Blend-Air costs—for heating or for year-round air conditioning. You'll find this system ideal for low-cost specification housing where quick sales are necessary for profit in building. The Coleman Company, Inc., Dept. 750-HAH, Wichita 1, Kansas.



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LETTERS *continued*

seldom oriented exactly on the compass lines so that what may be considered a south wall is often actually influenced by the east or west sun as much as by the direct noonday sun from the south.

The statement: "Operation doubtful in cold climates," about adjustable metal louvered awnings, is open to serious question.

Actual test data show that fixed louvers are approximately equal in effectiveness on east and west exposures for all latitudes in the US and that they are in fact more effective on south windows in the higher latitudes.

J. GORDON AINSWORTH
Manager, public relations
Kaiser Aluminum & Chemical Sales, Inc.
Oakland, Calif.

Sirs:

... I'm sold on Ned Cole's steel truss idea and have been working hard on the project. I also studied the sunshade calculator map and tables in this issue with a great deal of interest. This sort of information is a wonderful service to the air-conditioning industry as well as the homebuilders.

JACK KICE
The Coleman Company, Inc.
Wichita, Kan.

PACKAGED LIGHTING

Sirs:

The large, round kitchen-ceiling fixture (H&H, Nov. '53) is not included in the standard house package shipped from National Homes Corp., nor is the light shown over the door. However, both of the fixtures are included in a package of lighting fixtures which were designed especially for our Ranger house and are available to dealers. All electrical fixtures are included in the finished sale price.

CLIFFORD A. SMITH
Vice president and controller
National Homes Corp.
Lafayette, Ind.

ROUND TABLES

Sirs:

I was very much impressed with the Round Table report (H&H, Oct. '53). May I congratulate House & Home on its foresight on most of our housing problems? You have done a wonderful job in publicizing some of the things to which the average person gives very little thought. I hope you will keep up the good work.

WOOLSEY & CADWALLADER
Building materials
Pennington, N. J.

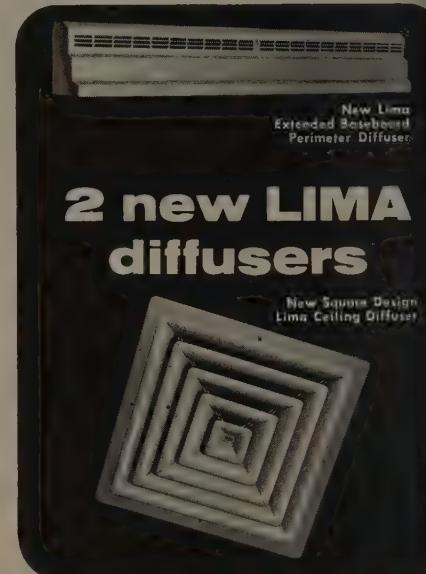
Sirs:

We are having minimal luck in interesting our local government in spite of a survey showing our own serious situation.

We need a number of copies of your Oc-
continued on p. 80



*new Beauty
and Comfort*



Here's two more reasons why Lima is the quality line to specify for advanced styling and engineering in perimeter diffusers for heating or cooling ... in new home or remodeling jobs.

Lima Extended Baseboard Perimeter Diffuser —smartly modern ... blends with any baseboard. Assures efficient air diffusion at proper angles without drafts or wall smudging. Aspirating effect pulls air from within room toward outer walls. Exclusive built-in damper has set screw control adjustment at face. Unit sets about $\frac{3}{4}$ " into new home walls with little protrusion beyond baseboard. Butts up against baseboard or wall in old homes. Standard four foot size. Available in March.

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For the complete Lima line of diffusers, registers and grilles see our catalog in Sweet's Light Construction File 75 or write for full data and complete catalog.

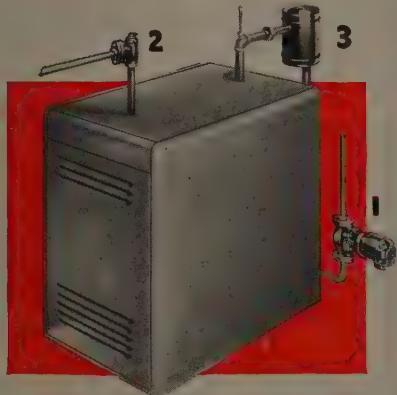
Every inch is livable space with B & G Hydro-Flo* Heating



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Baseboard panels provide ring of radiant warmth around the house



Simple, dependable equipment

The basic units of B & G Hydro-Flo Heating are (1) the Booster Pump to circulate hot water through the system, (2) the Flo-Control Valve to prevent an over-ride in temperature and (3) the domestic Water Heater. These units can be installed on any hot water heating boiler.

*Reg. U.S.
Pat. Off.



B & G Hydro-Flo Heating solves the problem of properly heating homes with large glass areas. Radiant floor or ceiling panels, or baseboard panels effectively prevent cold downdrafts from the windows...keep floors warm and draft-free.

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That's why a B & G Hydro-Flo System costs so little to operate. No overheating to cause fuel waste...but always plenty of heat when the thermometer hits bottom.

Abundant hot water—winter and summer

The modern home needs hot water as never before...automatic washers and showers require ample quantities for satisfactory operation. The Water Heater of a Hydro-Flo System produces an abundant year 'round supply.



Low-cost hot water for kitchen, laundry and bath—all year 'round.



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tober issue to interest our community organizations and leaders.

H. L. BLUM, M.D.
Health officer
Contra Costa County
Martinez, Calif.

Sirs:

Your extraordinary efforts in sponsoring important meetings and calling in members representing the various segments of our industry have kept us all informed of the problems facing us and, more important, proud to be associated with the homebuilding business. We are made aware that we are engaged in a vital industry; and, by learning to do our job better each year, we can contribute our share to maintain the high standards of the building industry and keep it prosperous and sound.

JAMES ROSSIN
Rossin & Ringler, builders
Detroit

BUILDING STONE

Sirs:

Your copy in the Frank Lloyd Wright story (H&H, Nov. '53) indicates the stone as being marble. I do not doubt that this is true but would like to suggest a refinement of thought which the stone and marble people themselves have had to accept.

Chemically, of course, marble has its own characteristics which are the same no matter how the material is finished. However, the marble people themselves call recrystallized carbonate of lime by the name marble only when it bears a polished surface. In other cases, they speak of it as building stone. I am conscious, of course, that statuary and some of our ancient monuments are recognized as being marble even though the material is not polished. These, I believe, are extreme instances and do not apply in modern usage.

JOSEPH C. MOORE
Moore & Company, Inc.
Stamford, Conn.

GREATEST PROBLEM

Sirs:

Again we love you for the forceful presentation of our greatest problem, "How safe are loans on 'standard' homes?" in the December issue!

CLYDE J. VERKERKE, NAHBS
Alexandria, Va.

CONTINUING INTEREST

Sirs:

I commend you for your continued publication of the works of outstanding architects. Your reporting on Frank Lloyd Wright is of continuing interest.

STANLEY M. SHERMAN, architect
Brooklyn, N. Y.

MODERN MORTGAGES

A monthly report on important developments in the modernization of mortgage credit, with particular emphasis on the expanding potential of the package mortgage, the open-end mortgage and the expandable mortgage.

President's Housing Committee recommends FHA adopt open-end mortgage

Here is the big news about FHA and the open-end mortgage. For years the big stumbling block barring universal acceptance of the open-end plan was the refusal of FHA to work out procedures for insuring the additional advances (FHA said it had no such authority from Congress).

Now the President's Committee on Housing Policy has urged immediate legislation to bring FHA in line. Prompt action on the recommendation is indicated by the enthusiastic reaction of Senator Homer E. Capehart (R, Ind.), chairman of the Senate committee responsible for housing legislation. Said he:

"By permitting the open-end clause in its insurance contract, FHA will increase the basic soundness of the mortgages it insures, prevent the spread of blight and housing deterioration, and help to improve and increase the housing supply. At the same time it will facilitate a high level of construction expenditures and employment. The open-end mortgage offers an easy and inexpensive means of enabling the small home owner to improve and better maintain the value of his property. By encouraging an orderly and sound extension of the mortgage debt, the home owner will not be saddled with a heavy repayment schedule and high financing costs when he puts in improvements."

Committee report. Here is what the FHA-VA subcommittee* reported to the President: "Your subcommittee recom-

mends that the pertinent provisions of the National Housing Act be amended to permit the FHA to include in its mortgage insurance contract the so-called "open-end" clause. Funds advanced under an insured open-end mortgage should be used exclusively for repairs, improvements, enlargements, modernization and permanent additions to realty."

Improvement and impact. "Use of the open-end mortgage should assist in the maintenance and improvement of the housing supply. It provides a method by which the home owner could readily obtain funds (without refinancing and associated costs of a new loan closing and recording) to finance modernization, repair or expansion of home properties as his family grows or his economic status improves. Widespread use of the open-end

mortgage would have a significant effect on the economy of the nation."

No great task. "Certain changes in FHA regulations and procedures would be required as well as amendment of Section 204 of the National Housing Act, which governs issuance of debentures in connection with the default of an insured mortgage loan. It is our opinion that the required regulatory changes and statutory amendments can be made without excessive difficulty and we so recommend."

Problem and solution. "One of the major stumbling blocks to widespread use of the open-end mortgage has been the legal requirements in some states that a full title search be made in connection with an additional advance. This problem is being overcome, however, as some of the largest title companies in the country are now offering a title service at the relatively low cost of \$5 per \$1,000."

* Members: Rodney M. Lockwood, past president, National Association of Homebuilders, chairman; William A. Marcus, past chairman of Committee on Real Estate Mortgages, American Bankers' Assn.; Robert M. Morgan, past chairman, Committee on Mortgage Investments, National Association of Mutual Savings Bank; Thomas W. Moses, chairman, American Legion Housing Committee; John J. Scully, vice president in charge of real estate, Chase National Bank.

Reactions to the recommendation are highly favorable

George C. Johnson, president, Dime Savings Bank of Brooklyn (which holds \$84.5 million in FHA mortgages):

"A very sound recommendation . . . the open end is singularly adaptable to the modernization of two-bedroom economy houses built in '47 and '48, many of which need repairs or additions. Home owners would be able to get loans without high initial fees or carrying charges beyond their means."

L. Douglas Meredith, executive vice president, National Life Insurance Co. of Vermont:

"The open end is an integral part of modern mortgage financing. Every house becomes obsolescent sooner or later; the open end can retard the rate of obsolescence, preserve the housing inventory longer."

H. R. Northup, executive vice president, Na-

tional Retail Lumber Dealers Assn.:

" . . . One of the greatest boons. The very fact of FHA recognition of this sound principle should greatly stimulate a like type of lending by all other mortgage institutions."

W. A. Clarke, president, Mortgage Bankers Assn. " . . . A great thing for the public and the mortgage lender. I only wish the report had urged at the same time that FHA bend its efforts to get some of the awkward state legislation changed—as was done when FHA began in 1934."

Milford Vieser, vice president, Mutual Benefit Life Insurance Co.:

"It has my wholehearted endorsement. The open end can do much to arrest the rapid depreciation and obsolescence of our housing inventory, do much to keep housing healthy."

John Gray Jewett, vice president, mortgage

loan department, Prudential Insurance Co. of America (which probably makes open-end mortgages in more states than any lender):

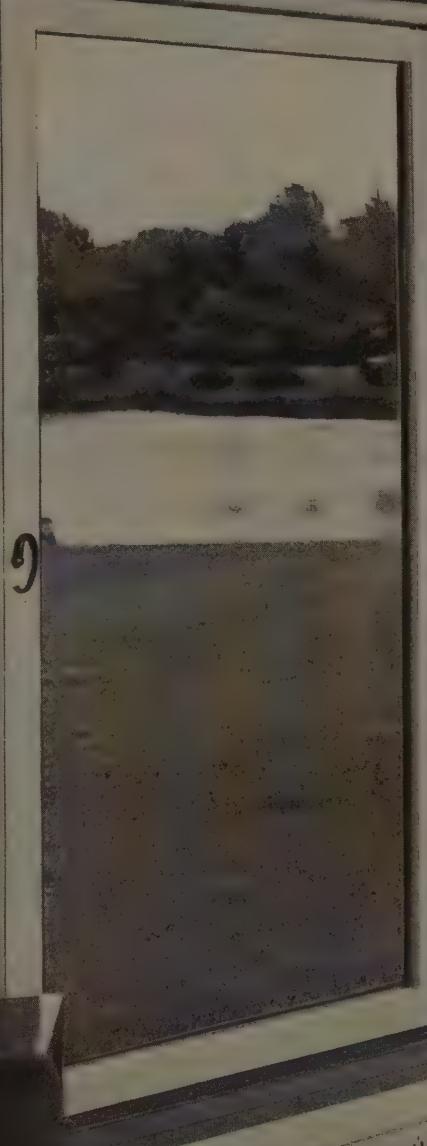
" . . . Definitely beneficial. It will let the borrower, at the lender's option, increase his open-end mortgage without undue expense."

J. L. Wood, ass't treasurer, Johns-Manville:

" . . . A forward step. The open end will make available the needed credit for home expansion heretofore unavailable because of a lack of suitable home modernization credit. A tremendous market in home remodeling could act as a tremendous bolster to the nation's economy."

Ronald J. Chinnock, president, National Association of Real Estate Boards:

"We are pleased to see the recommendation, believe it will serve the cause of expanded home ownership and better quality housing."



house + home

February, 1954

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When does the two-story house make sense?

For really small houses the old-fashioned, two-story plan is dead as a doornail. It is too inflexible, too hard on the stairs, too inconvenient for servantless living, especially with children. Its economy is doubtful, for the greater wall area and the stairs eat up most of the savings on less roof and foundations. And how can you split 800 sq. ft. on two floors and get anything but a box?

No wonder nine out of ten houses built last year were all on one floor. Even the expansion attic was losing popularity as people began to find its relatively small added cost might better be spent on a bigger ground floor (see p. 136).

But this month the two-story house is back in the news in a big way, getting television and magazine publicity from coast to coast.

1. Architect Carl Koch has thought out a completely new kind of two-story house that makes full use of every cubic foot—a house whose economy, flexibility, livability and style will be hard to beat (opposite and p. 106). From coast to coast consumers will see it on television, read about it in *Living*.
2. The Levitts have developed an expansion attic that really makes a good deal of sense. (see p. 118). It is *Better Homes and Gardens*' Five Star home for March.
3. Architect Gardner Dailey has pulled a rambling house together with a two-story wing as elegant as it is practical (see p. 124). Consumers will read about it in the March *House & Garden*.

For the very small house the old two-story plan is indeed dead. But for slightly larger homes, for small lots, and perhaps in planning for expanding families and expanding incomes, these new kinds of two-story plan make plenty of sense.



On sloping sites one end of lower floor can open at grade to an outdoor living terrace. Note extension of foundation (left)

Here is a new kind of

1. It is completely—almost unbelievably—flexible inside: only the stairs, the bathrooms, the chimney and four bearing posts are fixed. It can be finished a room at a time as needed up to five bedrooms, two baths, changed around at will by the owner. You can even leave out whole sections of floor on the upper level if you want (see p. 109).
2. It aims at all the economies of a basement—but makes its “basement” as livable as a conventional ground floor (see p. 110).
3. It gains all the savings of an attic—but every foot of its “attic” is well-lighted and usable (see p. 112).

LOCATION: Weston, Mass.

CARL KOCH & ASSOCIATES, architects

TECHBUILT, INC., builders: Cambridge,

Mass. Carl Koch, president;

Edward Dichl, general manager



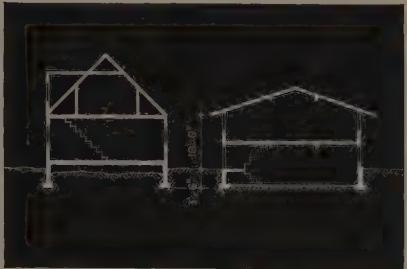
Entry is at ground level. Half a flight up is almost 1,000 sq. ft. of flexible space, half a flight down another 1,000 sq. ft. Stairs and chimney are the only major fixed elements inside the house.

Here are the facts that homebuilders and other building professionals will want to know about a house that is being widely publicized. On Feb. 7 and 14 the story of its design and construction will be told in detail on "Excursion," half-hour education-entertainment program sponsored by the Ford Foundation (INBC-TV, 4 P.M. EST). The house will also appear in the March issue of *Living for Young Homemakers*.

Techbuilt, Inc., which has built 25 of these houses in the Boston area and scheduled 75 more this year, will license builders to use its plans and services on a royalty basis of \$1,000 for the first house, \$200 each for the next 24, \$175 each for the next 75, \$125 each thereafter. It will also offer prefabricated panels and side-wall sections for the first house for \$2,500 to help builders get the hang of the novel construction.



Roofline of the Techbuilt house (left), is lower than the conventional expansion-attic house (far left), giving house better proportions. It needs no costly attic dormers or knee walls, has no problem of too low headroom and too little daylight upstairs. (See diagrams below.)



How is it done? Where the conventional house sits up from the ground, the Techbuilt house is dropped into the ground 3'-6". This makes full use of the foundations that have to be dug anyway to get below frost, using them to enclose actual living space. Then Techbuilt takes advantage of this 3'-6" head start by putting a 5'-high wall around the attic under the eaves. This makes the entire upper floor usable and well-lighted through windows all the way around its perimeter.

Two-story house

4. It is prefabricated, takes advantage of stressed-skin plywood panels to take thickness and dollars out of roof and floor (see p. 108).
5. It should be a bargain to build. Techbuilt, Inc. is quoting \$8 per sq. ft. for 2,000 sq. ft. completely finished, \$7 per sq. ft. if some of the space is left rough for future expansion.
6. It has the long, low silhouette of the one-story ranch house—less than 10' from ground to eave line (see sketch at right).
7. It offers a quality, coherence and freshness of design too seldom found in production-line houses.

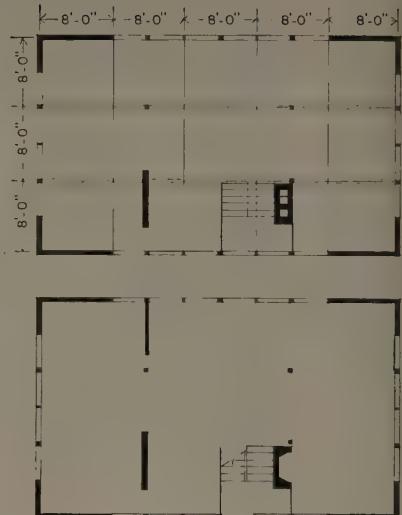


Vertical wall sections with gaily painted plywood under each window unify first and second floors.

Photos: (above) B. Schnall; (below) G. Montgomery



Roof panels, 4' x 16', are shop-assembled of fir plywood pressure-glued to 2 x 4s, aluminum foil insulated.



The shell has four posts, two beams under the 8' x 8' floor panels. Heavy lines indicate plumbing walls for kitchen, two bathrooms.

Outside walls only 10' high are economically balloon-framed with single members running from foundation to eave line: 2 x 4s, 16" o.c. for solid wall sections; 2 x 6's 4' o.c. for window sections. Roof and floor sections on the same 4' module are made thin and light by using 2 x 4s (2 x 6s, for floors) strengthened with stressed skins of fir plywood. This prefabrication makes it possible to get the house under roof in less than a week:

First day: site prepared, excavated with bulldozer-shovel tractor.

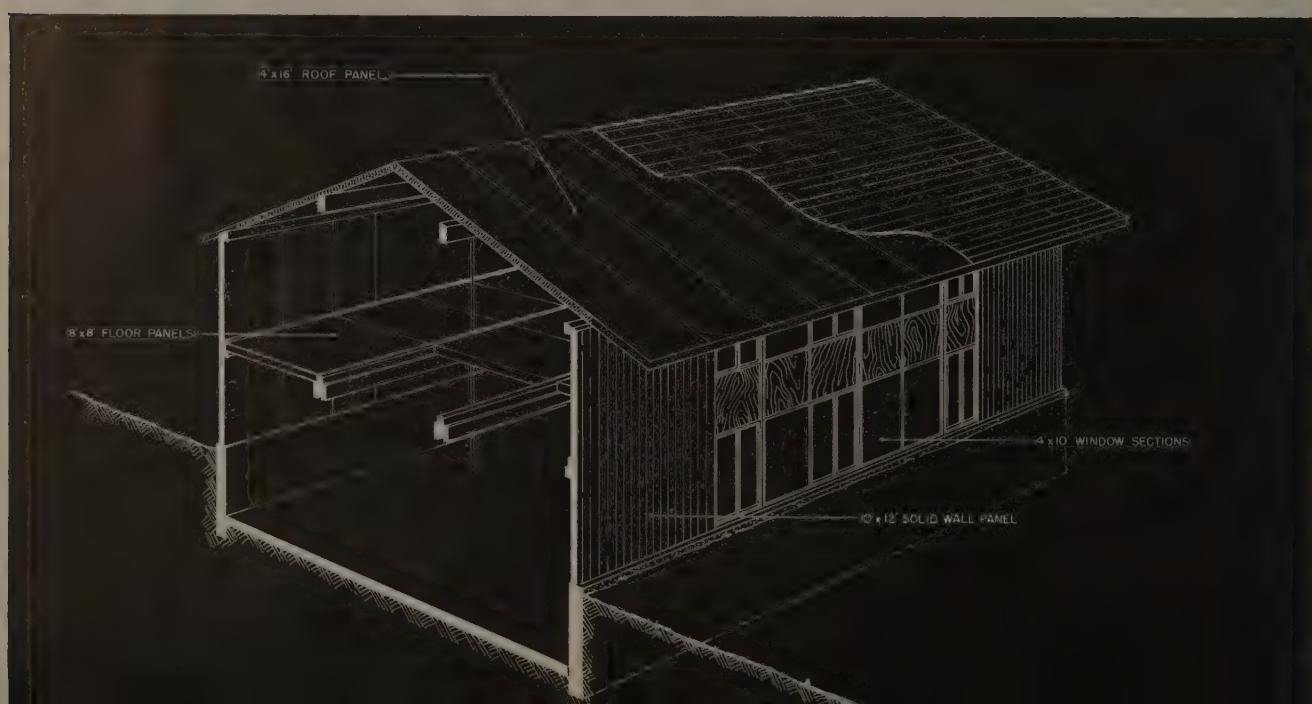
Second day: portable forms placed and foundations poured.

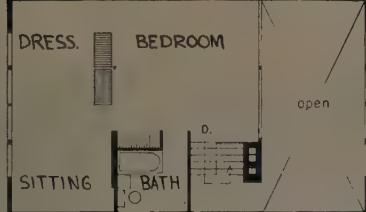
Third and fourth days: foundations allowed to cure.

Fifth day: sections trucked to site; walls and gable ends tilted up; posts and beams put in and floor panels slid into place on ledgers.

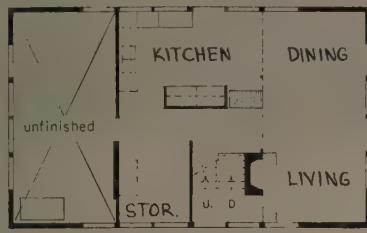
Sixth day: roof panels placed; roofing, glazing and exterior wall finish applied. House tight to weather, ready for interior finish.

The shell goes together quickly...



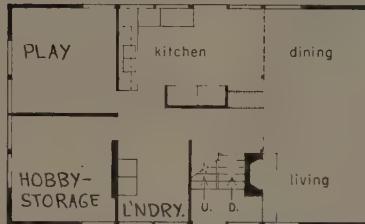
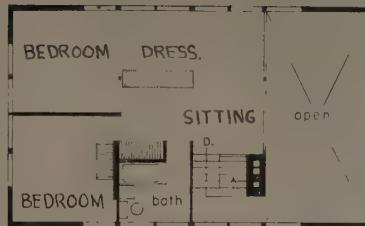


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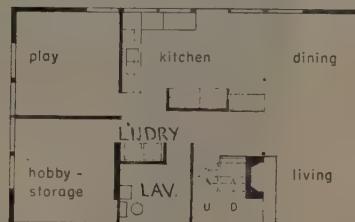
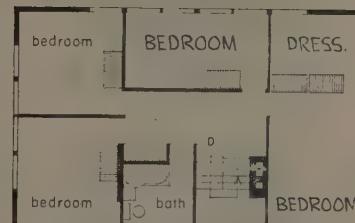
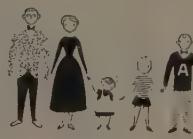


1. Newly-wed couple—downstairs is finished as living-dining-kitchen, utility space left rough.

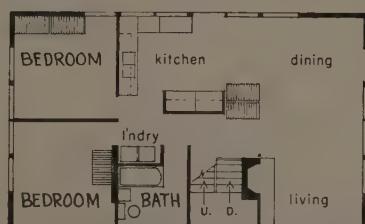
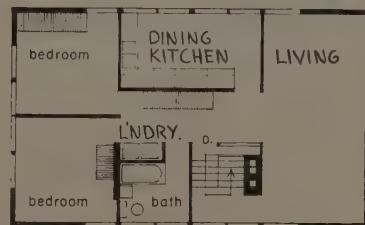
Upstairs is one big bedroom suite with floor panels left out for balcony effect.



2. One child—nursery added near parents, playroom added near kitchen, laundry appliances for extra load installed on plumbing wall.



3. Two to four children—upper part of living room floored over, partitions added to give four (or even five) bedrooms with movable closet units. Lavatory added downstairs.



These plans suggest the many combinations possible inside a single shell. (Techbuilt offers six house sizes: 20' or 24' wide and 32', 40' or 48' long, ranging in basic price from \$10,450 to \$16,000 with one whole floor and one bath finished, the other floor two-thirds finished with second bath roughed in. Land, garage and air conditioning are extra.) Unlike other "expansion" houses, it has the same amount of first-class space on *both* floors, each half a flight from the front door, each equally well-lighted and well-ventilated. The upper floor is so usable it can take any type of room—or all types, as in the two-apartment scheme (right). If the house were built on completely flat land and sunk into the ground on all four sides (sketch, opposite), the bedrooms could even be switched to the lower floor and the living areas put up high for the view.

The Techbuilt concept is this: *space*, enough to last most families a lifetime, is what the owner needs in the beginning. Later he can improve, expand it and change it around as he can afford. There is little need to tack on a costly addition or move to a bigger house in a strange community. "This," says Architect Koch, "is a house for people who want to get their roots down."

4. Two apartments—big bedroom upstairs becomes living room, another bedroom a kitchen; laundry is put in closet, stairwell partitioned. Downstairs two bedrooms are finished, tub added.



1. Children's bedrooms are opened up for daytime spaciousness with sliding doors of chipboard. All three of these bedrooms adjoin playroom (below).

2. Under stairs are hot-water heater, brooms, furnace pit. In this model year-round air conditioning replaced baseboard heating at \$1,000 extra.



Here is one way of using the lower level

Photos: Ben Schnall

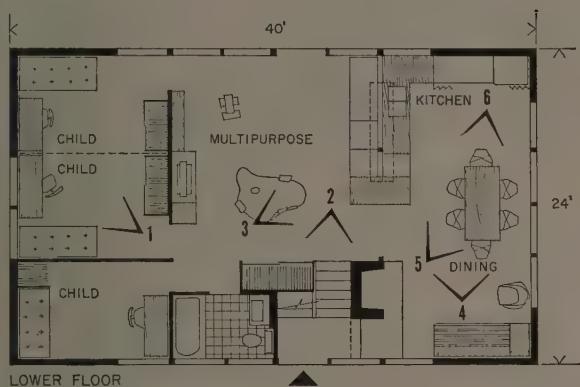


3. In multipurpose area and in play yard outside (left) children are under supervision from kitchen. On this side of kitchen unit (right to left): laundry bin, washer, drier, ironer (all extras). Vents are in stack (center).



4. Dining kitchen (left) keeps mother and family together during meals but might be too informal for some families when guests come for dinner. **5.** In dining area (below) note folding wood doors across mixing and refrigeration areas, glass wall and door to terrace.

...as a "family" floor

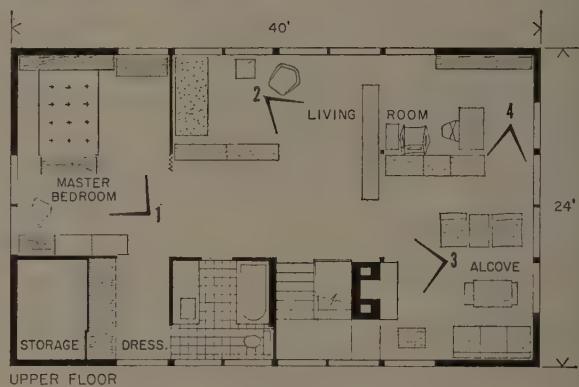


6. Fireplace corner (below) is actually a second living room off the kitchen-dining space. Heating-cooling duct for second floor is high on left wall.





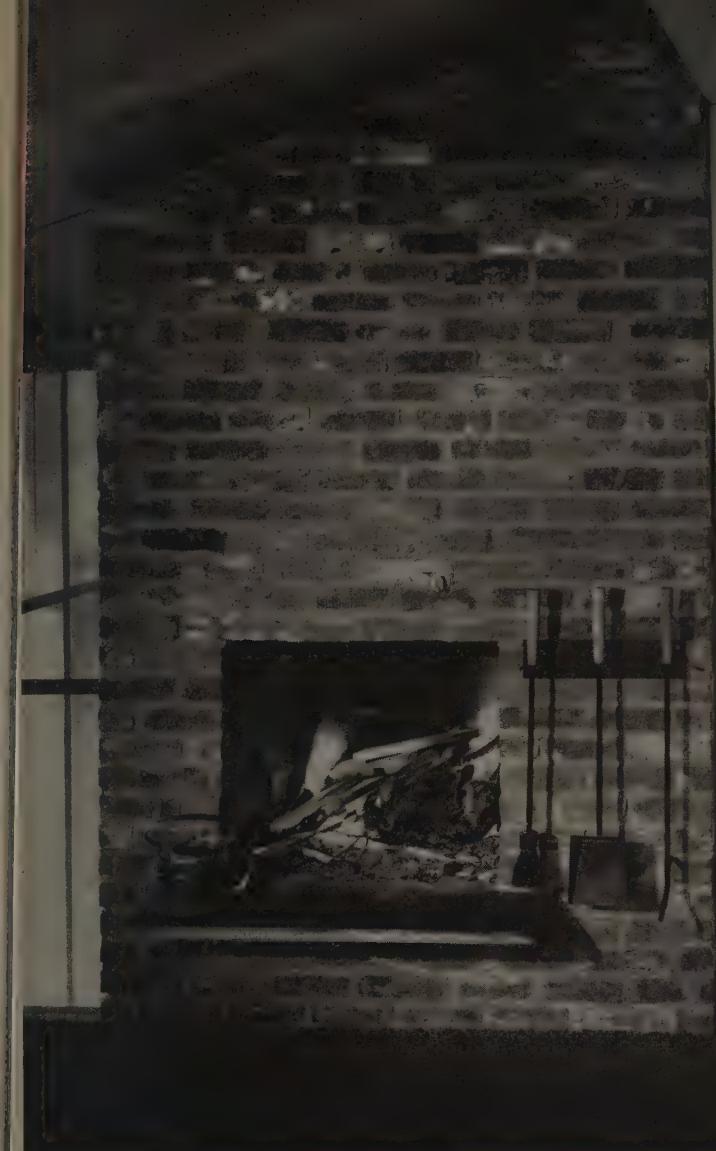
1. Parents' bedroom is large, well-lighted and ventilated through glass gable end with sliding aluminum sash. In this house underside of roof panels, normally fir plywood prime-coated at shop, are of rich-grained African Gaboon mahogany plywood. Ceiling is an ample 5'-5" high at side walls for windows and convenient furniture placement.



Second floor can be laid out for adults, with master bedroom..



2. Special storage unit houses TV, high-fidelity radio-phonograph, tape recorder, records, acts as space divider between entertainment area and study on far side. It is not included in price.



and a big, open living room



3. Bright, spacious interior is possible with roof supported on four posts and two beams, partitions placed only where necessary. This view, from living end, shows parents' bedroom almost 40' away.



4. Fireplace alcove is a quiet part of the large living area for conversation, relaxation, reading. In other plans this could be a bedroom or a living room for an upstairs apartment.

LOCATION: Concord, Mass.

CARL KOCH & ASSOCIATES, architects

CONANTUM REALTY TRUST, builders

JOSEPH KELLEY, contractor

Photos: © Ezra Stoller

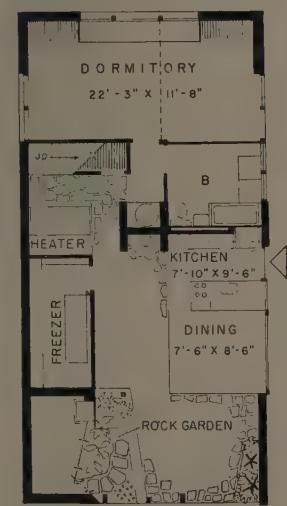
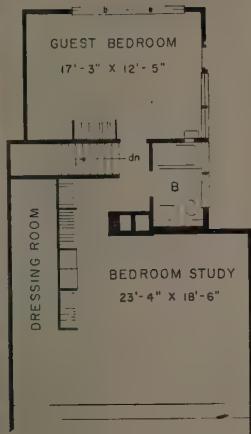


House on a hillside encloses living space with its uphill foundation wall. Terrace below gets main view (right), privacy from road (left).

Carl Koch's own house: testing ground for Techbuilt ideas



The house shown on preceding pages is actually the offspring of two earlier production houses by Koch. It has much the same plywood panels and quick-erection possibilities as his Acorn prefab (photo, left), the same spaciousness and multistory economies as his Conantum development houses. Here is Koch's own house, a personal version of the basic Conantum plan. It is rich in Koch principles worth studying (see following pages).



Three floors to the view: upper, middle and lower levels all open to a spectacular garden room 26' high, beyond that to a magnificent river and valley view below the house. Koch gets a novel inside-out effect by making the whole end of the house out of glass and pushing a low wall and rock garden through it. Then he treats this part of the interior as though it were exterior: shingles on the walls, stained cedar clapboards on the ceiling. The big glass (1/4" plate) faces southeast, away from neighbors and winter winds, toward the warm morning sun. Balcony plan also comes in handy for interfloor activities such as asking people to be a little quieter, calling the family down for dinner, sailing paper airplanes, etc.



Bedrooms are on top floor. This one overlooks garden (right), is lit through a skylight instead of a dormer window.



Formal living room is on middle floor. Built-in seating unit at right takes the place of a guard rail. Note enameled-metal fireplace hood at the left.



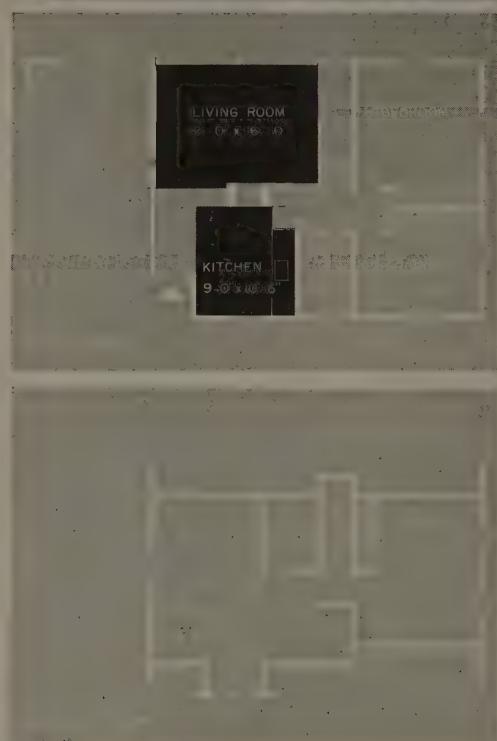
Informal living room is part of dining space and kitchen, which are cork-tiled instead of flagstoned for easier walking, less echo. Range is set into soapstone top under cylindrical hood containing the exhaust fan. Fireplace mural is by Gyorgy Kepes.

Stepping stones lead down from second floor through rock garden, often prove more convenient than stairs in middle of house.





1947—Levitt's first expansion-attic house was a 750 sq. ft. conventional Cape Cod. The unfinished attic had room for a bath and a third bedroom—no more than a typical one-story, three-bedroom house but with the disadvantage that it required a full flight of stairs.



1949—Levitt's first contemporary design (800 sq. ft.) punched up one corner of the roof to make room for a window to light one of two bedrooms, but did not solve the problem of too little living space for a four-bedroom house. This was the prototype of the 1953 house (at the right) which Levitt greatly improved by adding living space.



1953—After two years of building only one-floor, three-bedroom Levittowners, Levitt reworked his 1949 plan to get the low-cost house he wanted, added 93 sq. ft. to the living room, opened it to the kitchen, and so brought the living area a little closer to the needs of a four-bedroom family.

Levitt keeps experimenting with the

1954—Levitt revises the experimental Country Clubber to offer an enlarged first floor to balance the potential load of a finished attic half as big. A 361 sq. ft. living/dining area, a 144 sq. ft. kitchen, and a versatile "garden room" are luxurious space for the small family, ample for the large. Price: \$15,500 or less than \$8 per sq. ft.



The 1954 house faces the rear of the deep (120') lot



Expansion attic

The second new expansion-attic house in a year

In Levittown today home buyers are being given a choice of one-story houses or houses with partial second floors, although, as a broad generality, the Levitts feel the nation's desires and tastes still lean toward one-floor living.

For a slightly larger house, says Bill Levitt, the economic advantage of finishing, utilizing and merchandising an upstairs space equal to half the ground-floor space far outweighs the arguments for the one-floor house.

"In brief, we could not produce this much house—just under 2,000 sq. ft. of floor space—in a one-floor plan for anything near our present price. The same economics that brought us back to the expansion house in 1953 in the low-cost field, when we started producing 'Ranchers' at \$9,500, dictated the need for the same savings in our new model.

"Although there are no room partitions upstairs, we have designed a home of generous four-bedroom, two-bath dimensions at the greatest possible savings, while losing nothing in merchandising appeal. By expanding upward we spend a little more on ceiling beams but save measurably on all other costs."



Fully equipped kitchen . plenty of living space .



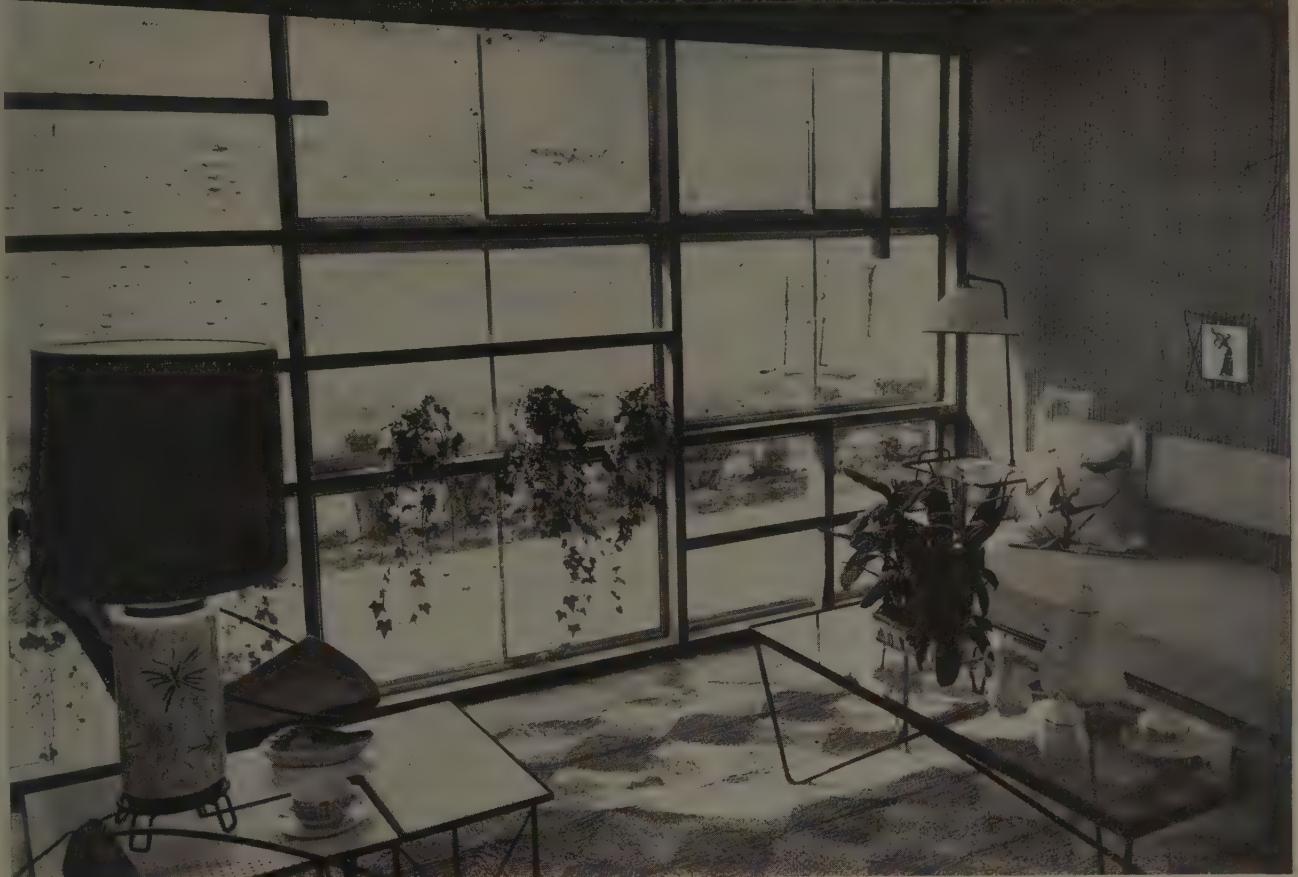
What's new about Levitt's latest expansion plan? The living space is big enough and flexible enough to serve four bedrooms as well as two.

The idea of this story-and-a-half house makes good sense mainly because its ground floor makes sense. If the stairway to the second floor were boarded up, the house would still be complete, would still fit the needs of the majority of buyers.

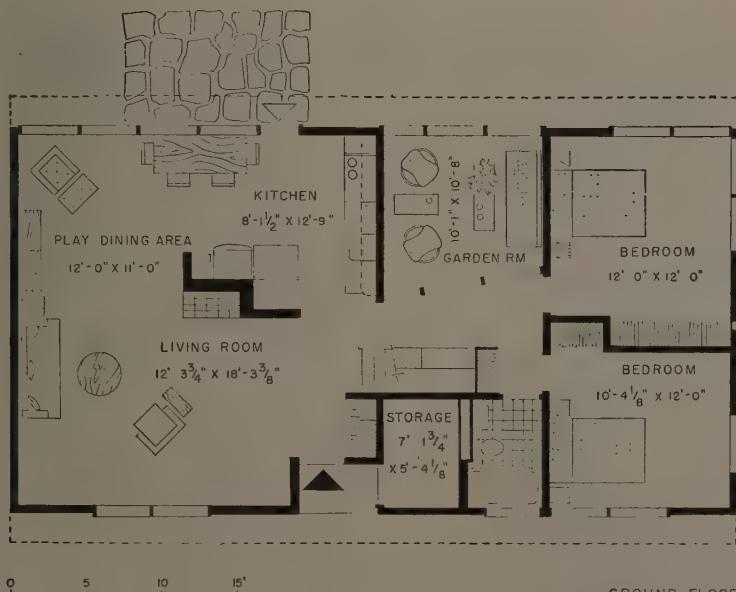
Because Designer Alfred Levitt made living, dining and kitchen areas generously large, they are ample for even a four-bedroom family. Because the second floor has its own bath, additional bedrooms would put little extra load on first-floor facilities. Because the traffic pattern was thought out, living areas are not passageways. Because of a versatile "garden room," ways of using the house are almost unlimited.

This house has been chosen as a *Better Homes and Gardens* Five Star home, and will be published in the March issue.

Space flexibility comes from open planning, which makes dining/play area part of kitchen for meals, turns it into an expansive living room afterward. Two-way fireplace helps define "L" shape of living area as normally used. As in low-cost models, first floor will be spray-painted, with only fireplace masked against the pigment-flecked paint. Kitchen (top) has glass-front cabinets substituted for metal ones used in other models, and a combination washer/drier, dishwasher and large refrigerator (11 cu. ft.) add convenience. Flush ceiling lights supplement work-area fluorescents.



• and a brand-new "garden room"



Sunny interior results from glass wall of garden room. This is house's "hinge" on which workability pivots. Furnished here as a sunroom, it is equally useful as study, sewing room, formal dining room or emergency bedroom. Feeling of outdoors is suggested by walls of exterior cement-asbestos panels and six removable, screened lights in window wall.

Weather protection is offered by recessed entrance, and living room is well out of way of normal traffic. Storage room at front door is innovation, handy for muddy overshoes, but most families will need more than 35 sq. ft. provided, probably will build storage walls in carport. Two models are sited across their lots, two the long way.



Uses for the attic are almost unlimited. Model house suggested this recreation room, with one end furnished as an occasional bedroom. Knotty-pine boards were butt-joined, but will be T&G or shiplap in future to minimize natural shrinkage of pine. Woven steel wire was introduced in place of usual balusters, but FHA has not approved yet. Electric wall heaters were installed in model, but production house will have hot-water radiators.



Merchandisable features, like this use of under-stairs space as linen closet, storage and telephone nook, are typical of Levitt houses. Same low-cost knotty pine is used, and entire assembly will be shop-built, then moved into house as a complete unit. Hallway is kept well-lighted because of glass wall in garden room, also has flush lighting fixture like two in kitchen.

Some knotty-pine boards and . . . a bath —

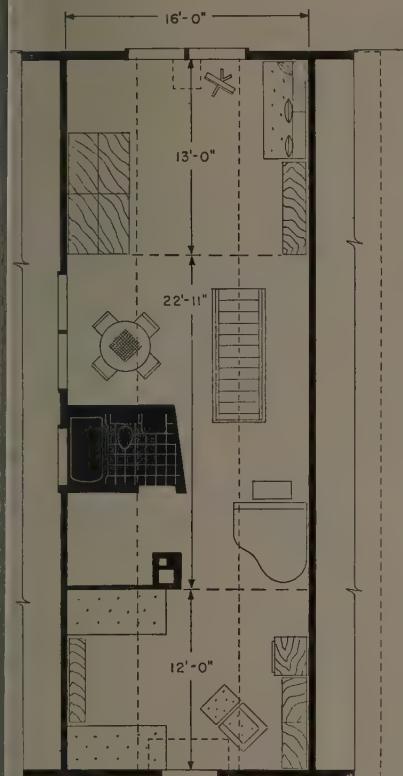
When Levitt refers to his finished attic as "something for nothing" he means that the buyer already has a complete house on the first floor, and everything he gets upstairs is gravy. And like good gravy, it improves what it covers. The space can be divided in a variety of ways, depending on family needs, to add to the livability of the first floor. The area is served by its own full bath, and is fully insulated and ventilated for summer comfort.

Bill Levitt isn't even trying to guess how his buyers will use the second floor. The possibilities are very many. The big family will surely add partitions for one or maybe two bedrooms. Smaller families may give the space to teen-agers, in-laws, guests, or to recreation. Some question remains whether more space could have been had at no greater cost by running a balloon frame up to a plate some 4' above the upper floor instead of framing the roof to the upper-floor platform. This would also have eliminated hard-to-finish, bumpy roof dormers. Still, Levitt has pioneered by supplying one big room and bath, leaving future adaptation to buyers.

Cocoon of insulation surrounds entire second-floor space to reduce heating and cooling problem. Dormer is 16' long, serves bath and stairway area, has two sliding aluminum windows. FHA requirements have moved 30" exhaust fan from location in gable end to the attic ceiling, directly over stairwell. Horizontal nailing strips eliminate need for usual vertical 2" x 4" knee-wall studs.



ND FLOOR



Airwell location wastes space, but was determined primarily as best position on first floor. This is exact duplicate of first floor, including ding-door medicine cabinet. Clothes closet behind chimney serves entire expansion space, has dual Levitt sliding bamboo curtain closure. Additional closets would be needed for future bedrooms, as well as partition walls.

Furniture placement demonstrates how space under slanting ceiling, while lacking headroom, is still perfectly usable. Ceiling height is 7'-6" in the center, sloping down to 3' at kneewall. Knotty pine is only finish on second floor, except for tiled area around the bathtub, which means painting crew works only on first floor, does not have to wait for installation of stairway.



Architect Gardner Dailey's houses have a special touch—a touch of elegance.

Elegance costs no more. It is important in a big house, such as the one on these pages, and even more important in a small house—especially if that small house is two stories high.

The reason: a small, two-story house will look squat and dumpy if you don't look out. Dailey's prescription: accent the vertical, use thin, tall, narrowly spaced battens on the outside; combine upstairs and downstairs windows in vertical panels. Verticality is an effective motif for two-story houses—just as low-slung horizontality makes for good-looking, single-story buildings.

The house on these pages is big and quite expensive. But its important features, its elegance of design—these should prove highly interesting to anyone trying to make a \$15,500 house "look like a million dollars."

Photos: Roger Sturtevant



To make a two-story house more elegant,

accent the VERTICAL





Another Dailey prescription (and this one does not cost any more, either) : repeat the simple patterns of your wall and glass panels, both inside and out. These patterns make an unobtrusive rhythm that pulls the whole house together. They give a complicated house a sense of having been carefully thought out—a cheap house the sense of having been neatly made.

In this big house, not only has Architect Dailey repeated the vertical-batten motif, inside and out; he has also used the small rectangles of shoji screens in a recurring rhythm, and the tall rectangles of wall panels and of glass units in a quiet module.

This house will be published in the March '54 issue of *House & Garden*



To make a complex house more coherent

LOCATION: Pebble Beach, Calif.

GARDNER A. DAILEY, FAIA, & ASSOCIATES, architects

HAROLD GEYER, general contractor



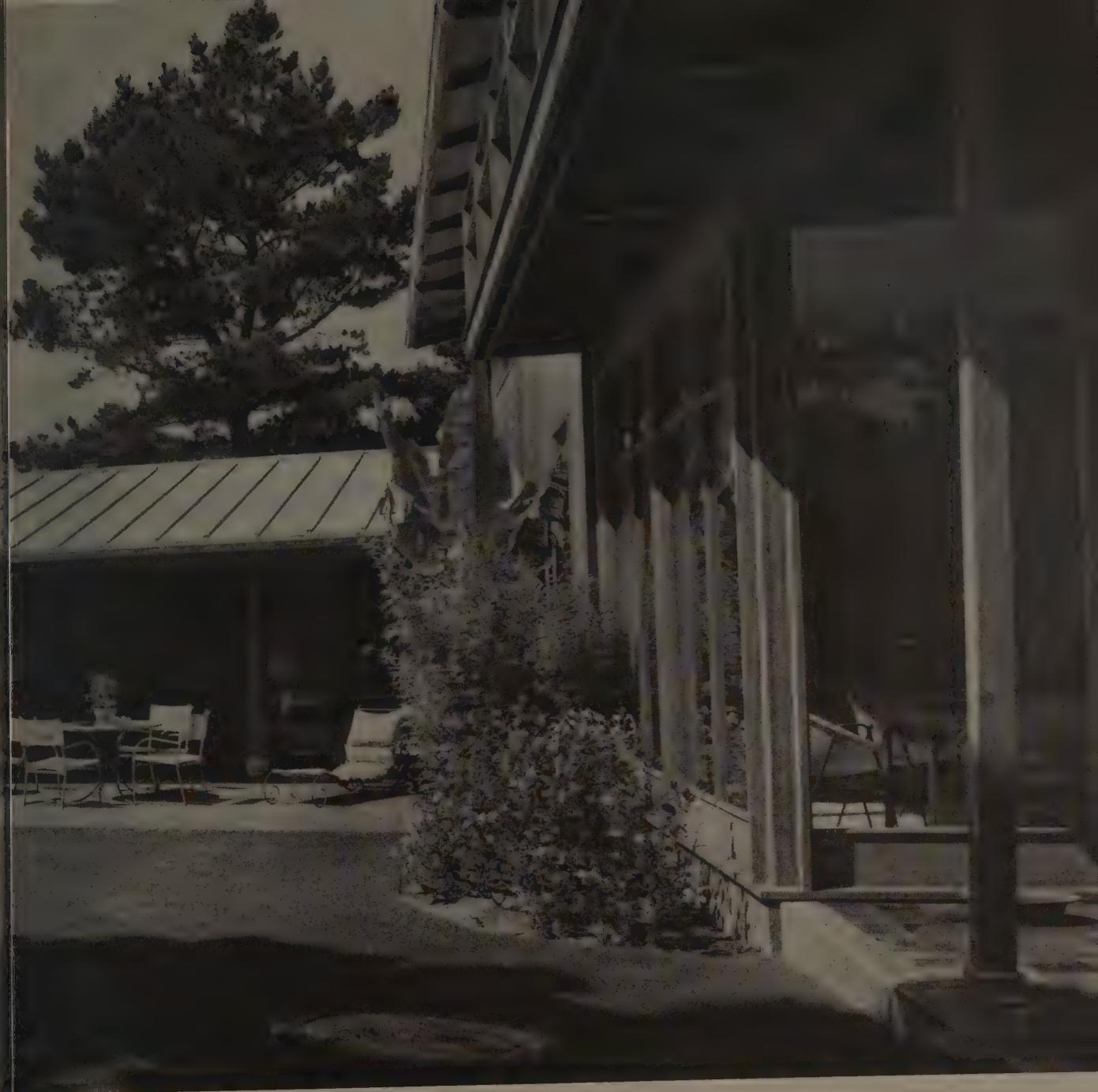
repeat the R H Y T H M



What about outdoor living? Dailey's patios seem more like outdoor *rooms* than most because he encloses his patios on three sides, uses the same wall pattern and flooring materials inside and out. Each patio is a carefully thought-out room—not merely the leftover after the house is built.

Dailey's three simple lessons—verticality, rhythm and outdoor enclosure—are directly applicable to small-house design. They can make the small house look bigger, the cheap house look more expensive and the modest house look more elegant.

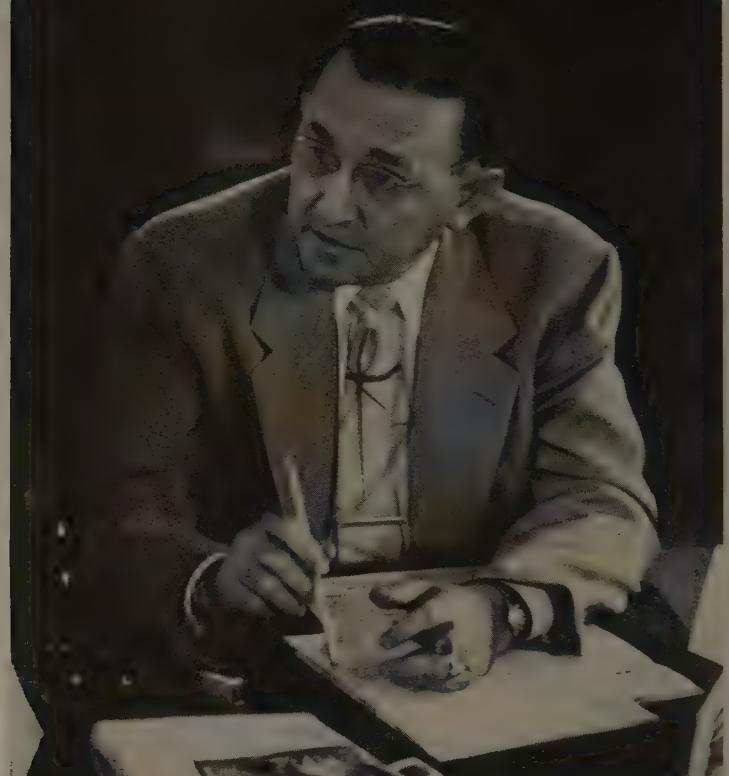
To make any house more livable, enclose



the OUTDOORS



**For their new president,
the Home Builders have picked
a regular Paul Bunyan from Texas**



Roy Stevens

Dick Hughes—

Dick Hughes's fantastic adventures began with a tragedy even before he was born, when his whole family was caught in the devastating Snyder cyclone of May, 1905. His father, his grandfather, his grandmother and dozens of other relatives were killed. His 17-year-old mother was found 24 hours later high in the branches of a cottonwood tree five miles away. Her back was broken and the wonder is that she lived to give birth to a bouncing, healthy boy on Nov. 24, 1905.

"We did not call our home a cave, we called it a dugout," says Dick Hughes in describing his humble beginnings. He went to school in White Deer, and in the evenings his great-grandmother (born in 1828) told him tales of early days on the great plains, and of her grandmother, a full-blooded Indian.

After high school he went to West Texas State College at Canyon. "I worked part time as a bookkeeper in a bank," says Hughes. "I worked in gas stations, as a janitor, and I also milked cows in a dairy." But a few months before graduation he had to leave college because of illness, and he never got his diploma.

After he left college he wanted an outside job to build up his health and went to an uncle for advice. His uncle told him he would never amount to anything unless he could overcome his shyness and learn to meet people. Dick asked the best way to meet people.

"Sell insurance," said his uncle, then searched his roll-top desk until he found an insurance policy with the address of a St. Louis firm. Hughes's uncle wrote the insurance company to send Dick a rate book and a salesman's manual.

Assuming the company manual had to be followed exactly, Dick scoured the town for customers from daylight until after

dark. Although there were only 600 people in White Deer then, he sold \$982,000 in policies the first year, just missed qualifying for the Million Dollar Round Table. But members of this blue-ribbon sales group were so impressed with his record and his age they voted him in anyway. Insurance was to be Dick's principal job until after 1940, when he turned builder.

Hughes got into the building business because he thought that something should be done about better housing in Pampa. Many of his friends lived in garage apartments and in the poor housing that grows up in an oil-field town. His first project was 100 houses and he sold them for \$250 down and \$17.46 a month.

Hughes formed a small company which built 1,100 houses during the war. Dick wanted to rent the houses until after the war, but his partners wanted to sell. With his share of profits from the sale of 500 houses, Dick bought out his partners.

"I had 600 houses left," Dick told a Trade Secrets group, "and by holding them until 1947 and 1948 I was able to sell them for an average of \$7,000 and put \$2,138,000 in the till. I wasn't particularly a genius. I just had guts enough to hold on. And I still sold them \$1,000 under the market."

He was born working

"Since I left college at 19 I have never drawn anybody's pay check but my own," Hughes says. "I have never slept more than four or five hours per night. This doesn't prove I'm smart—just that I have worked harder than most people."

"He was born working," one of his staff says, "and he has been working ever since." Today the 48-year-old Hughes is the head of a multimillion-dollar building enterprise that includes forests, mills, lumber yards, cabinet shops, construction operations in half a dozen southwestern communities, several subsidiary organizations dealing in titles, mortgages, insurance, several

Lionel Heymann



In his wife, Ruby Lee, Dick has a talented partner who frequently travels with him.



Dick works closely with Earl Smith (center) and Leonard Haeger who direct research for the NAHB.



All last year first Vice President Hughes and President Spiegel (right) worked as an NAHB team in Washington.

new NAHB president

kinds of wholesale-retail distributorships including air conditioning. He owns two radio stations, is treasurer of an investment firm, built and owns his office building, two shopping centers and various related businesses. His best building year was 1952: 936 houses plus numerous stores. Last year he built about 600 houses, priced from \$7,000 to \$9,500. He would have built more if he had not spent so much time on NAHB business in Washington and in traveling and speaking throughout the country.

The Dick Hughes plumbing law

His energy enabled him to bulldoze his way through red tape and inertia to put through, a few years ago, what is often called "the Dick Hughes plumbing law." Under a former Texas law a plumber had to be licensed for each town he worked in. In one town where Dick was building houses the three men on the licensing board were a plumber, his son and their helper. No other plumber could get a license and Dick felt he was being badly overcharged. Single-handed he persuaded the legislature to pass a bill licensing plumbers on a state-wide basis. Overnight the price of plumbing in some towns dropped \$200. Dick was appointed chairman of the State Licensing Board and has held the job ever since.

He also gets full credit for the Texas decontrol of rents. Just after Congress passed a law permitting rent decontrol the Texas State Homebuilders decided to try to get the state legislature to pass a law, although there were only a few days in which new bills could be introduced. Dick took on the job; the bill passed.

This sort of service has made him "the most popular builder in Texas." All builders have come to depend on him.

"Everyone consults him," says an architect. "He's got a common touch and he's at home with everyone from the men on his job to the bank president."

Convictions and tractors

"Dick is a man of very strong convictions," says a man who has watched him work. Nowhere has his determination to carry out an impossible task been more in evidence than in his one-man slum-clearance job in Borger, Tex. in an area of shacks that had been built in the twenties after the discovery of oil (H&H, July '52). There were no streets, no planning, people didn't own the land their shacks were on and ranchers would not sell because of the oil. Killings were common. It was one of the last of the wide-open frontier towns.

"I had a deed to the land," says Dick, "but 1,500 families owned the shacks under an old Texas statute which smiled on squatters' rights. One old boy was particularly stubborn. We had moved dirt from around his house until his outdoor toilet sat on a high pinnacle. He finally said: 'By Jiminy, Hughes, I'll have to move. My ladder is so short I can't get up to my privy.'"

Actually Hughes loaned or gave money to many families to move their houses or rent new ones. He moved 1½ million cu. yds. of rocky earth, relocated some 28 miles of pipe lines, put in a complete sewage system plus streets and some parks, and built nearly 2,000 houses, priced from \$3,800 to \$4,100.

As a business venture, the Borger experiment is a prime example of how to earn money the hard way; but it is typical of Hughes's concern with his community, a concern which now embraces all US communities.



Ruby Lee Hughes, the new first lady of NAHB.



As first vice president of 1953 NAHB cabinet, Hughes spent most of his time on builder affairs; (l. to r.): Hughes, Nicholas Molnar, President Manny Spiegel, Paul Burkhard, V. O. Stringfellow.



600 hours a year are flown by Hughes's "Bonanza," which carries the boss and his key personnel from city to city wherever houses are built or business is to be done. Hughes curls up in the back seat with a cigar and his papers, works steadily between airports.

Father of air conditioning

Hughes is generally credited with being the spark that set off the home air-conditioning explosion. He had seen mechanical air conditioning being put into larger houses in the Southwest and decided that people in small houses should have summer comfort, too. At the first Trade Secrets meeting in the fall of 1951 he said:

"I can't get anybody to agree with me, but I think five years from now that houses in the Southwest without some type of refrigerated air conditioning, even 800 sq. ft. houses, will be as obsolete as houses without a refrigerator plug."

The trade press quoted him widely and leading manufacturers began to get interested. Then Dick began talking about the need for an air-cooled condenser that would eliminate water cooling. Now half a dozen firms have air cooling on the market.

"Our boss is thorough and extremely analytical," according to the Hughes home office. "He surprises and irritates our engineering department with his ability to analyze engineering proposals. He is also in the hair of the architects, because he is never satisfied. He is always demanding something new in design, comfort and livability."

In his 15 years as a builder Hughes has come to typify the new breed of homebuilder who is fundamentally successful because he understands banking and business, knows how the government operates, and is a shrewd merchant. But Hughes the big businessman understands the little businessman. And his understanding has been sharpened by his younger son, 22-year-old Lynn, who went into the building business on his own two years ago, and who has been having the typical small builders' problems, which he brings to his father for solution.

Probably no previous NAHB president has spent so much of his time on NAHB affairs. Hughes has been a national director, regional vice president, chairman of many committees, national secretary, national treasurer and last year was first vice president, serving in these posts under Bill Atkinson, Alan Brockbank and Manny Spiegel. He and Rodney Lockwood were the two builder members of President Eisenhower's highly important Committee on Housing, and many of their ideas were incorporated into the final report. Dick spent far more time in Washington last year than in Pampa.

During this siege he got well-acquainted with top government men who will influence housing legislation this spring. He has been a major NAHB sparkplug in slum clearance and rehabilitation. He has a deep personal interest in NAHB's research activities and will provide strong backing for the air-conditioned village in Austin. He will bring both his experience and his drive to the new NAHB housing center in Washington, which should be finished this year. Hughes has a valuable background in dealing with mortgage problems and some highly interesting ideas which he hopes will help to furnish more mortgage money for builders in the months ahead.

"He can work 24 hours a day, seven days a week," says a California builder, "and that's the kind of man this job calls for. Hughes is a man dedicated to the homebuilding industry and we need a man with that much fervor."



Hughes' family: Richard (left), 24, divinity student at Yale; Lynn, 22, a Texas builder; Carol, 16, at school in Washington, D. C.

The challenge of the building business

Remarks to the 1953 graduating class of builders at Michigan State College

What an opportunity homebuilding offers to young men! When I visualize housing in America as it should be—all the opportunities this industry can accomplish, the tremendous economic gains for the nation and the individual builder—I sometimes wish I were your age just starting out.

A successful homebuilder must have guts and ingenuity but he must also be a dreamer. At the same time he must be prepared when a great portion of those dreams burst in his face and turn into a nightmare. On June 10, 1951, my firm was in a real Texas mess. We had over 120 houses completed which just wouldn't sell. The mortgagee refused to process ten puny loans and he had previously handled \$25 million worth of us.

I called my operating committee together and said: "Boys, we will have to shut down. We can't sell our houses and we couldn't sell our mortgages even if we could sell our houses. We are faced with our greatest crisis."

We made a survey and found: we not only had 120 unsold houses but we owed 1 million dollars on them and the bankers wanted their money.

Now when you owe a Texas banker a million dollars on houses that are finished and another million on unfinished houses, there is something about the persistent approach of that Texas banker that just naturally creates a sort of a unique desire in you to do something. There was something in the persistent way my banker approached me in June, 1951 which created a sincere desire and enthusiasm, and zeal for work and ideas that I never before dreamed of.

So we organized our own mortgage company. At our first meeting we voted unanimously that we would not refuse to accept our own business. But a mortgage company can do no business without mortgages and mortgages cannot be created without buyers—so we started after buyers. I soon received quite a shock. Those houses were good, but there was nothing fascinating about the design. They had no punch. I realized that I had an obligation to provide my buyers with something new, more livable and more comfortable. They were young and had made sacrifices to buy houses and I knew that I had to fulfill that obligation to my buyers or I would have to repudiate my obligation to my bankers. We began to merchandise our houses. We used every sales device known to man and some known only to women. I realized then that houses of the future must be new in design and livability and that we must merchandise them.

This is my home

Bud Stringfellow came from Seattle to visit me. I proudly put him in my plane so that I might show him my little equity in Texas. When we were in the air, I said: "Tell me what you see!"

He said: "Only prairie." He saw the disappointment in my face, because he said: "What do you see, Dick?"

"Bud, I see the Panhandle of Texas; the Llano Estacado, or

Staked Plains. Staked by the sun-bleached bones of animals left by Coronado in his trek across the continent.

"I know it's bleak and barren, that only the ruggedest of plants and animals can survive its winter blizzards; only the toughest of plants fails to wither under its scorching, bleaching summer winds, but it's my home, Bud, and I love it.

"I love it because it asked no quarter of me because I was born in a dugout and as an orphaned waif wandered the bleak expanse of its prairies. It accepted me for what I was and asked no questions about my birth, my breeding or my background."

And there on the flat-open prairie, I found my American heritage. It gave me freedom of individual opportunity. It gave me the opportunity to do what I was capable of doing. It gave me the opportunity to be what I was capable of being.

It did not hinder but helped me to create a fine family and allowed me to provide for them amply.

It gave me the opportunity to contribute toward the growth and development of my community, my state and my nation.

What kind of an individual would I be if I did not love it?

What kind of an individual would I be if I would not fight for such a heritage? What an ungrateful, traitorous coward I would be if I failed to fight to preserve that heritage and hand it on to my children just as clean as it was when I found it!

Is there any difference in the way I feel about my home and the way you, and other freedom-loving Americans, feel about yours?

I'm sure there isn't. Because I have visited builders in every nook and corner of this nation and it matters not whether they showed me forests, lakes, rivers, ocean waves, smoke-filled cities, farms or deserts—I saw the same swelling of pride and the same gleam come into their eyes when they said, "Dick, this is my home! This is where I found my individual opportunities to do what I was capable of doing and to be what I was capable of being"—and in their individual ways, they thanked God for those opportunities.

Home ownership is the last great bulwark standing courageously and defiantly against the opponents of the system which has created individual freedoms of opportunity.

Home ownership is the basis of the American system—the American heritage—which asks no questions about your birth, breeding or background and allows you to walk out of this graduating class with definite assurance that nothing can stop you from doing what you are capable of doing.

There are 16 million homes to clean up and make livable and decent—at the rate of 750,000 per year—250,000 to recondition after they are "traded in" each year. A million families that need new homes each year—what an opportunity! What a challenge to those with courage, guts, ingenuity and vision. Easy? No. A thousand obstacles lie in our path. But I challenge you to put your youth, energy, new ideas with the mellowed judgment of our experience, and help us embark on a long-range crusade to house all Americans—to help us rehabilitate and recondition homes, to build new homes for the low- and high-income groups so that



New models every year are a Hughes merchandising idea and these 1954 houses are now being built. They carry contemporary planning into the smallest houses. These will sell for \$8,000 to \$9,500.

two million more Americans each year can say: "This is my little piece of America. This is my home!"

Industry in high gear

Today the homebuilding industry is a great industry — the largest segment of the largest industry in the world. It has produced over seven million homes since World War II. For the first time in our history more people live in homes they own than homes they rent. This industry is in high gear — capable of producing more than a million units a year.

I am proud of the record of the homebuilding industry. It stands firmly as a tribute to the people who believe that the industry should be free. It stands firmly as a tribute to private homebuilders and government, who have combined their efforts to make this nation the finest-housed nation on the face of the globe. It stands firmly as a tribute to the freethinking people who believe that to own, live in and pay taxes on a home changes the thinking of the average American and makes him more appreciative of the heritage that was handed down to him by the blood, sweat and toil of his American forefathers. It stands firmly as a tribute to the American homebuilder — to the courage he's got and to the ingenious scheming he'll do when his back is against the wall. It stands firmly as a tribute to the National Association of Home Builders—to the guts and ingenuity of its 26,000 members and to the leadership of its 215 local affiliated associations.

There are approximately 43 million urban dwelling units in America which, combined with 6½ million farm-dwelling units, are estimated to be worth \$300 billion and represent about 25% of the nation's total estimated wealth.

A great portion of this housing inventory is in various stages of deterioration and decay — eight million deteriorated to such an extent that they are not fit to live in, another eight million,

even though habitable, have certain health and safety deficiencies. Even though we have built seven million homes since World War II, 16 million families still live in homes that fall short of required health and safety standards.

When we try to analyze future housing needs we must take into consideration the birth rate of the forties, which reached nearly three million in 1943, as an all-time high of 3,800,000 in 1952 and is estimated at four million in 1953. The high birth rates of the forties have created a tremendous impact upon the elementary schools. There will be a like impact upon housing when, by 1963, family formations will probably reach 1½ million, and increase to nearly two million per year by 1973.

Builders' program

In order to meet these present and future demands for housing, NAHB has created a dynamic crusade. It is affirmative, aggressive and visionary because it is designed to keep the industry virile and healthy by building enough new houses for new families, for families increased in size or with improved economic status, and to replace houses destroyed by fire, flood and tornado. It is visionary because it accepts a long-range social and economic responsibility to stop housing decay and arrest the spread of the blighted slum areas which are spreading across the nation.

When we prove to the Congress the need for certain legislative tools to carry out this program we believe we will be able to:

1. Provide a million or more new homes per year.
2. Completely recondition 250,000 trade-in houses.
3. Make habitable through rehabilitation not less than 750,000 homes per year now unfit to live in.
4. In so doing, contribute approximately 17 billion dollars to the national economy each year.



Hughes Building in Pampa is both the biggest in town and the center of the vast Hughes enterprises which spread over several states and include an integrated operation complete from forests to financing. Hughes also has built and owns two shopping centers, two radio stations, and builds an unusually wide range of houses.

Hughes has built practically every kind of housing unit: apartments like these duplexes, defense houses and economical Title I houses. He offers his buyers a wider variety of low-cost designs than almost any other builder in the country.



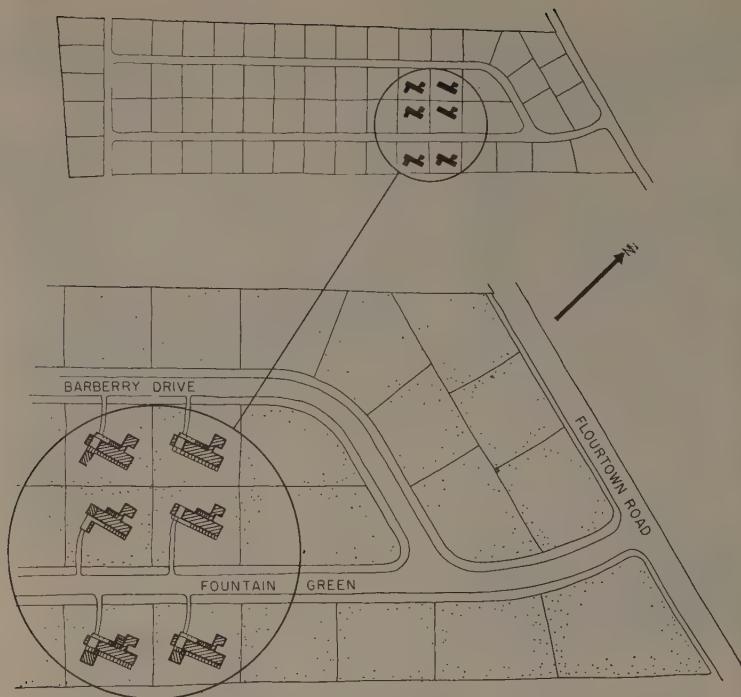
Hughes lives in this Trade Secrets house (now enlarged with more bedrooms) which he used to test public reactions. People liked many features which he now includes in his 1953 and 1954 models.



Most expensive house has 1,225 sq. ft., fences, paved patio, open planning, big windows, optional air conditioning. Price is \$13,520.

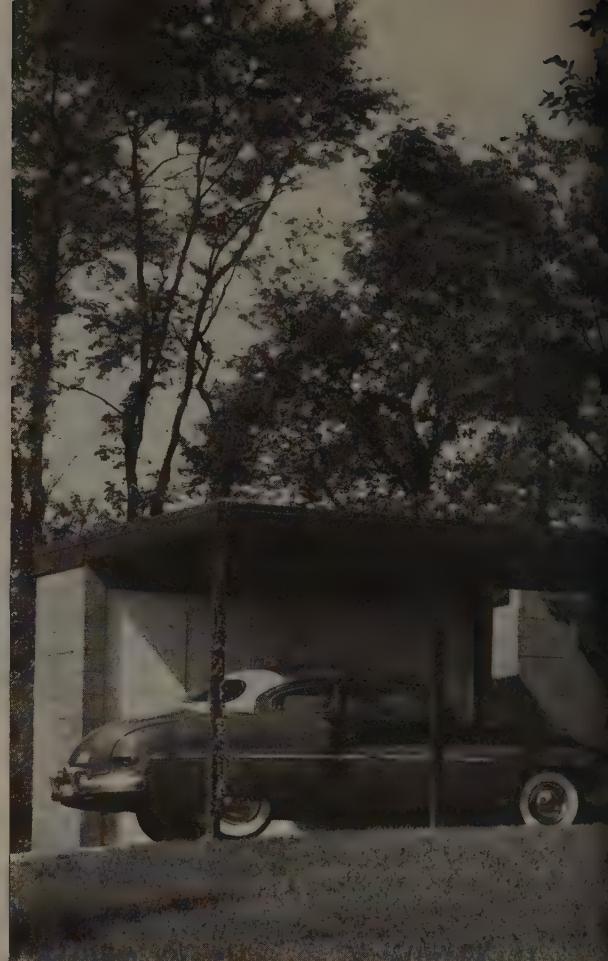


Another new model has 1,160 sq. ft., is \$12,750 plus \$1,000 for air conditioning. Most Hughes houses sell for under \$10,000.



Each house has a 1/3-acre lot

*Orientation is almost due south for solar heat;
houses are at a 30° angle to the street.*



Why did these simple flat tops sell

Photos: Lawrence S. Williams



**Flat roofs allow house
to expand sideways, retain
homogeneous appearance**

*Although additions involved more corners,
increased cost, plan became more varied
and buyers thought it well worth the expense.*



in staid Philadelphia?

Because families are expanding in size and to the outdoors, and today's most successful houses offer expandability, ready access to the outdoors.

Unlike the Levitts' latest building bargain (p. 118) which expands upward, Bob von Gerbig's houses expand in a Z pattern into back and front yards. Removable redwood panels permit additions even to completed houses.

These houses sold themselves because they can be expanded without distorting their looks or their livability:

- Garages, carports, a third or fourth bedroom can be added without looking like tacked-on afterthoughts and without the ticklish problem of trying to tie into an existing roof pitch.
- The basic plan is so elastic that addition of bedrooms does not throw the living areas out of balance: too frequently the living room of a four-bedroom house is inadequate to accommodate a four-bedroom family. The living room, big to begin with, can be made even bigger by using the open kitchen area for living and adding a separate kitchen wing.

Twelve buyers saw the inherent flexibility in a prototype house, ordered the arrangements they wanted in their own houses on a semicustom basis. Twenty houses were sold before operations were closed for the winter; 40 more are projected for the spring. The house will appear in the July issue of *Today's Woman*.



Designer Bob von Gerbig believes house economy is as much a matter of livability and flexibility as of square-foot cost. Houses that grew out of his expandable core cost \$12 per sq. ft., provided elasticity for daily family life, economical convertibility for the whole family life cycle.

LOCATION: Whitemarsh Township, Pa.

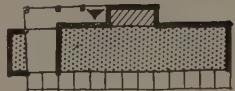
DEERCROFT BUILDERS

ROBERT von GERBIG, designer

PRICES: from \$17,500 to \$19,450

ROBERT J. NASH, INC., realtors

Basic in-line plan
with exterior service core . . .



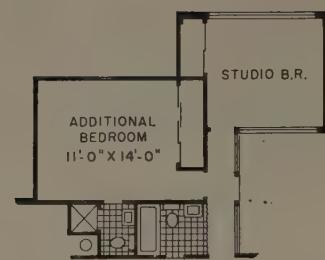
. . . has built-in plan for expansion.

. . . studio-bedroom,

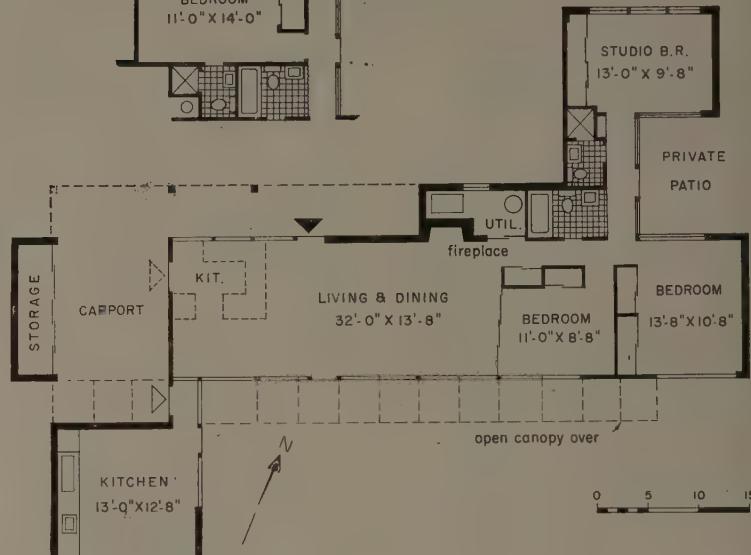


. . . separate kitchen,

. . . fourth bedroom,



Alternate bathroom arrangement
for four-bedroom plan.



Glass-walled living room seems as big as all outdoors





High strip windows above pass-through permit cross ventilation. Kitchen also has exhaust fan. Pipe supporting cabinets is kitchen vent stack. Built-in oven and range, dishwasher are included in sales price. Other plush features: waist-high fireplace, oak flooring, adjustable light fixtures, tiled baths.

**Open kitchen looks like
a handsome piece of living-room furniture**



**Vines on overhang shade interiors in summer;
leaves fall in winter, let sun in**



Design is simple, fresh



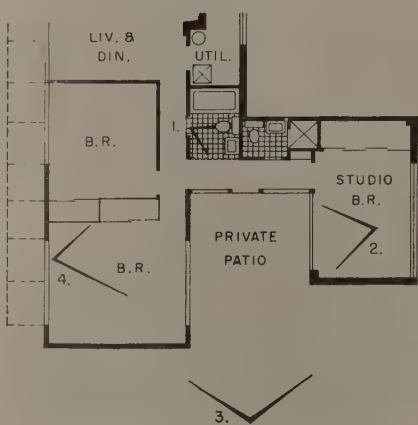
1



2

Bedrooms seem almost outdoors

**Obscure-glass wall and skylight,
light and ventilate inside bath**



4

**Bedroom closets provide
in- and out-of-season storage**



3

Addition of third bedroom, oriented south

like main body of house, frames private patio

Construction is simple, adaptable to mass-production

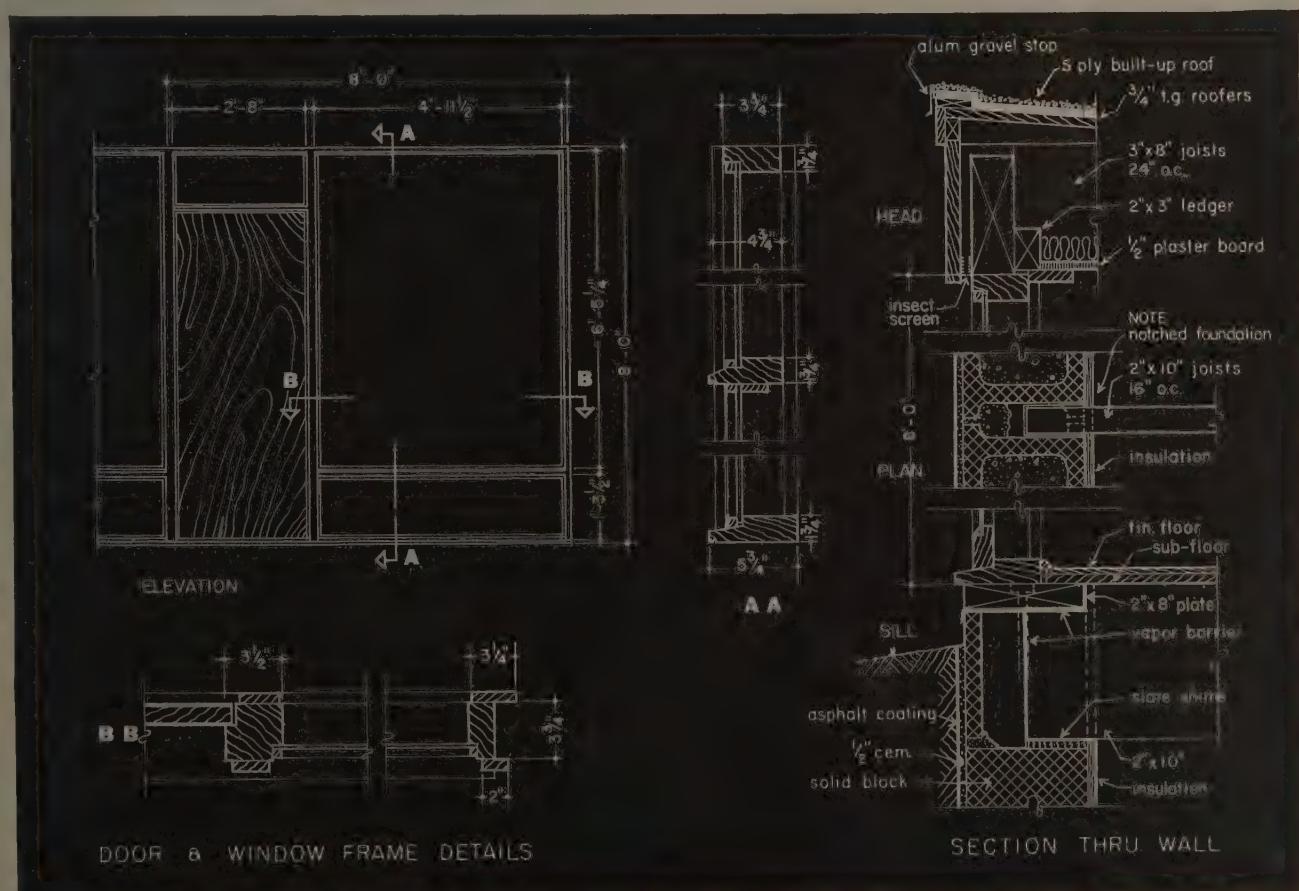
Deercroft was the first development-scale project by the builders (downtown Philadelphia realtors), the first big project by von Gerbig. When operational contractors refused to bid on it, von Gerbig and a hand-picked crew built the first model. Result: subcontractors did not hesitate to bid on a house they could actually see. Eventually the realtors and von Gerbig acted as general contractors. Design yielded economies:

- Vertical redwood panels spaced strategically in the predominantly cinder-block north wall permitted plan changes at any stage. Entire center core ($13\frac{1}{2}' \times 56'$, inside dimension) is spanned by standard 14' joists; standard 14' lengths of dry wall for ceilings span full depth of house, get excellent nail purchase on 3" x 8" joists.
- Prefabricated sliding-door closets and floor-to-ceiling frames (with overhead louvers for ventilation) for bedroom doors, partition rooms.
- Although houses have from three to five exterior doors for easy outdoor living, they are framed economically in millwork (see below).
- All windows are single-glazed but heat outlets under each bulk window blanket the surface with warm air which then crosses room to cold-air returns. Gas-fired heating system is designed to produce 70° room temperature in 0° weather when no sun shines through glass walls. Curtains drawn at night help insulate big glass expanse.
- Although von Gerbig would have preferred a slab to crawl space (used at builders' insistence, although he plans slabs for 40 future houses), he took advantage of the space, lined it with vapor barrier to form a secondary plenum to heat floor, left ductwork uninsulated.



Basic design unit is 8' x 8' bulk frame

milled locally to von Gerbig's design





Photos: Ernest Braun

LOCATION: Hillsborough, Calif.
ROLLIN E. MEYER & SON, builders
GEORGE T. ROCKRISE, architect
HOME MUTUAL LOAN & SAVINGS CO., San Francisco, financier
PRICES: \$37,500 to \$40,000

A four-point program sells \$40,000 houses

What kind of houses do \$40,000 buyers want? Rollin E. Meyer & Son of San Francisco have an answer for one area. In a generally slow market they are selling their houses by using a dynamic program:

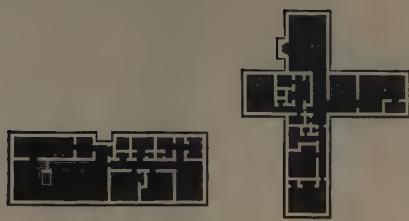
1. Fine land in an excellent location.
2. Fresh architectural design.
3. Forceful merchandising.
4. Financing that includes trade-ins.

On an old estate only 20 minutes by car south of San Francisco (closer than most projects) the Meyers bought enough wooded, slightly rolling land for 34 houses on half-acre sites. The land is in a prestige area with a good address, the local climate is good (an important factor in the Bay region). Their big lots are laid out on a loop street that follows the contours. Houses are not crowded, have privacy, are sited for appearance, view and climate.

To attract well-heeled buyers the Meyers set out to produce a package with merchandising appeal. To give buyers the individuality they insist on in a \$40,000 house, the Meyers commissioned Architect George Rockrise (recently appointed to the SF Art Commission) to design four basic plans which could be varied to give a custom-house flavor. The builders merchandised their first house so well that Rollin Meyer Jr. won a trip to Acapulco in the Honeywell contest. The campaign included articles, radio and TV appearances of builder and architect, gala opening, furnished models.

Sales clincher is the trade-in. Of the 11 houses finished or under construction, eight are sold, every one with an old house traded in. Because the Meyers' also have estate business, trades are no problem at all.

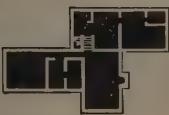




A four-plan program



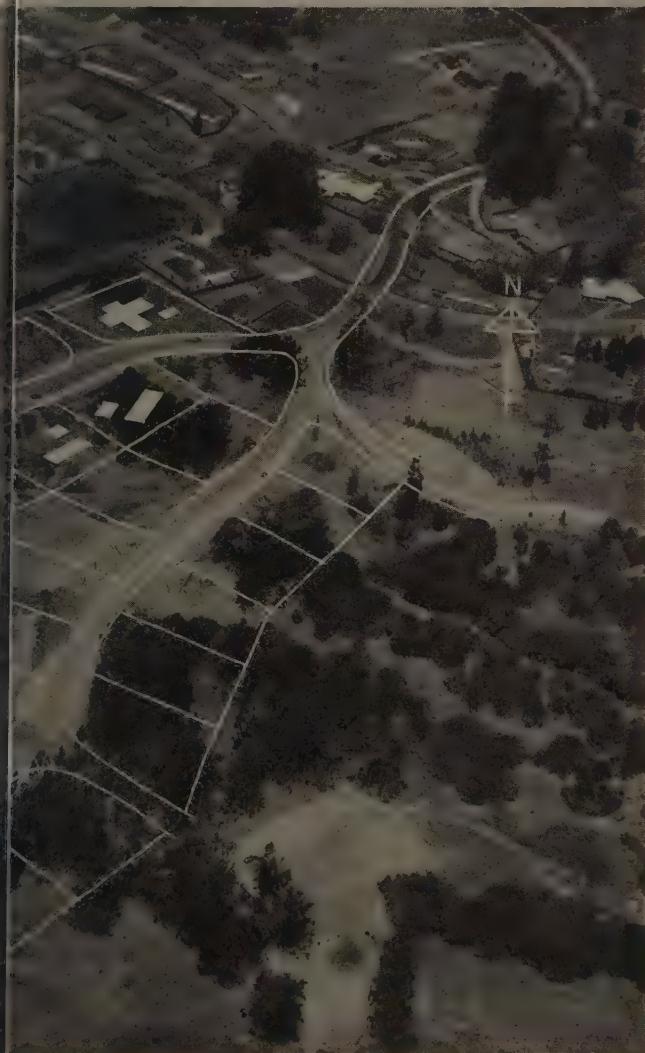
... and some luxury ideas



Heart of the Meyer merchandising plan is to give buyers a choice of four houses (plans shown in detail on the following pages) which have a common framing system for economy purposes but which have considerable individuality. Models vary in appearance and room arrangement, are adapted to the terrain to get maximum individuality. Included in the price is enough of the architect's time to make minor changes to satisfy each customer.

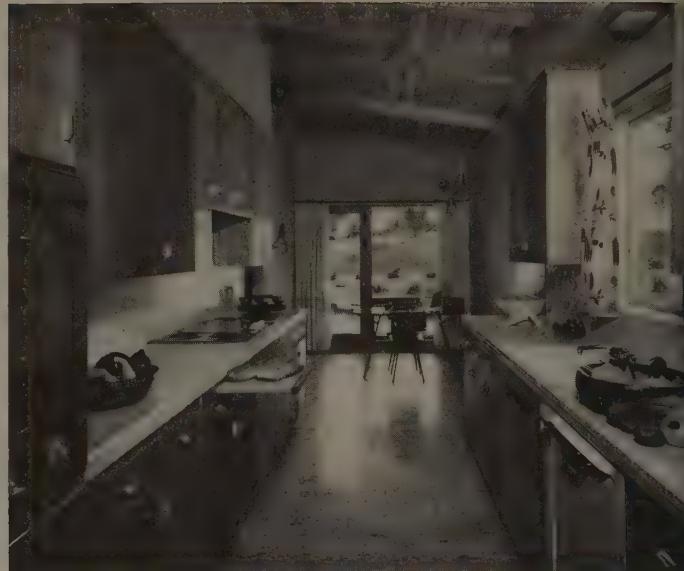
The 2,000 sq. ft. houses (plus the detached garage) have enough luxury ideas to attract buyers away from their older houses. For women who can afford a servant but who cannot get one, the well-laid-out kitchen has magnetic attraction. There are two dining areas plus an outside terrace close to the kitchen. The master bedroom has a dressing room and its own bathroom. The entire house looks big and impressive.

"You have to educate buyers to this style of house," says Rollin Meyer Jr. "At this price we get a middle-aged group used to conventional houses. Some people came back a dozen times before they decided to buy. Our buyers use their trade-in house as a down payment, get a 60% conventional mortgage if they want it at 5% interest."



New street layout and house locations of Chateau Aces superimposed on aerial photographs (with old mansion at upper left). Sites of first 11 houses illustrate how Architect Rockrise's siting on half-acre lots takes advantage of terrain. Separate garages are tied to houses by covered walks.

Luxury kitchen has great appeal to women who entertain a lot with no servants. At one end is laundry, at other end a breakfast or family room opening to terrace for easy serving outdoors. High ceiling, big window, built-in oven, long counters are effective sales features.



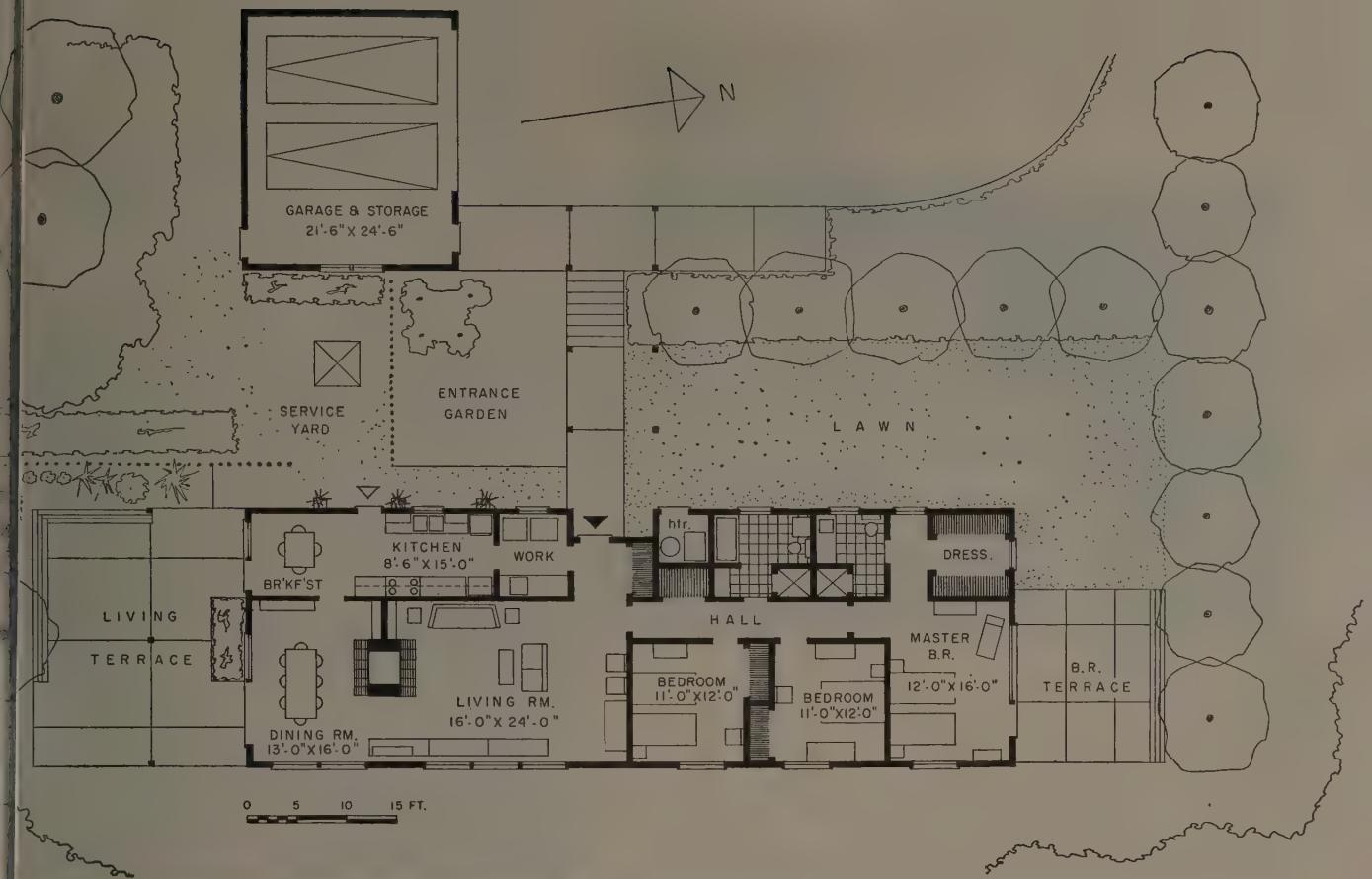
Formal dining room (below) adjoins a large, covered porch. It is open to living room, but still is a room on its own, which buyers of \$40,000 houses want. Windows on two sides make this a cheerful room. Not shown are shelves and cabinets for china, silver, glass, mats and other dining-room storage.



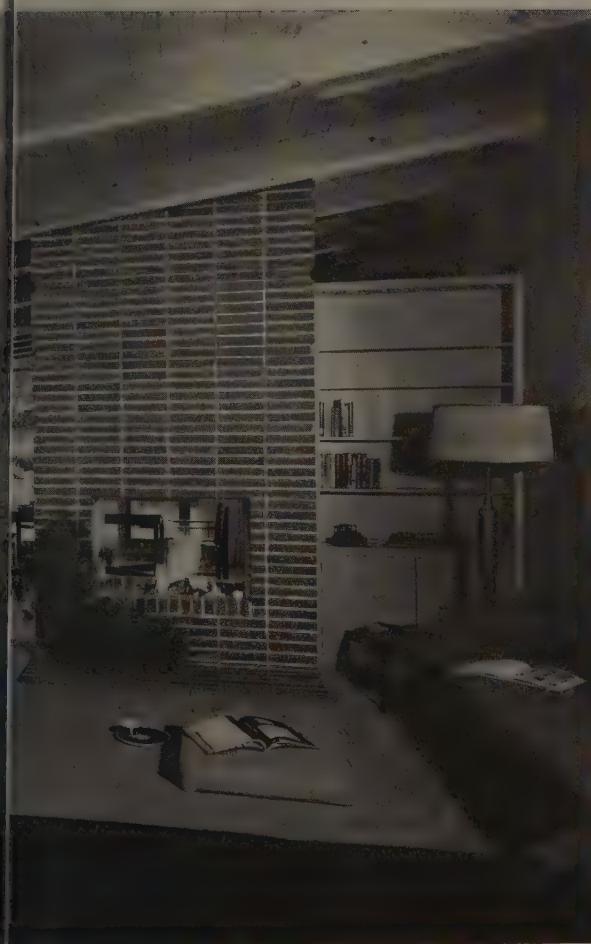
Living room (below) is separated from dining room by two-way fireplace and a bookcase. Room is 24' x 16'; high ceiling and large windows make it seem still more spacious. This plank-and-beam ceiling is optional. Architect Rockrise supervised furnishing of both model houses.



**New ideas, spaciousness and
outdoor living
quickly sold first model**



Plan shows detached garage with extra storage or hobby space, covered walk leading to front door. Entire bedroom wing can be shut off from living area. Master bedroom, dressing room and bath form a private suite. A living terrace is at each end. Size: 1,900 sq. ft. plus 500 sq. ft. garage.



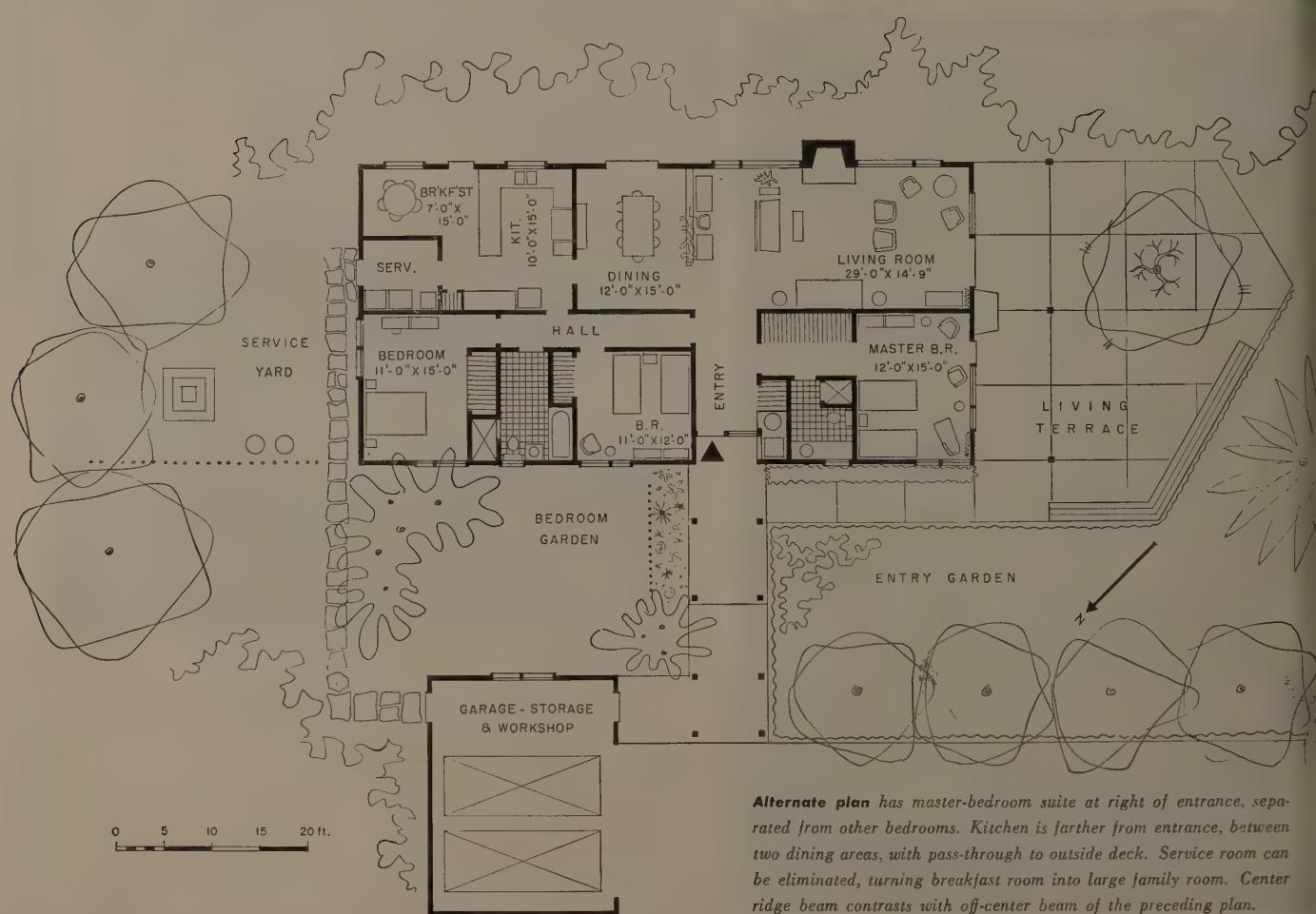
Covered porch, wide overhangs and clean roof line make house look long and low. Different houses are given various surfaces and finishes: vertical and horizontal redwood siding, boards and batten, shiplap, different colors, some brick, some stucco. Old mansion can be seen in the distance.



Storage wall divides dining room from living room



Long rear deck and a covered porch make this most popular model



Alternate plan has master-bedroom suite at right of entrance, separated from other bedrooms. Kitchen is farther from entrance, between two dining areas, with pass-through to outside deck. Service room can be eliminated, turning breakfast room into large family room. Center ridge beam contrasts with off-center beam of the preceding plan.

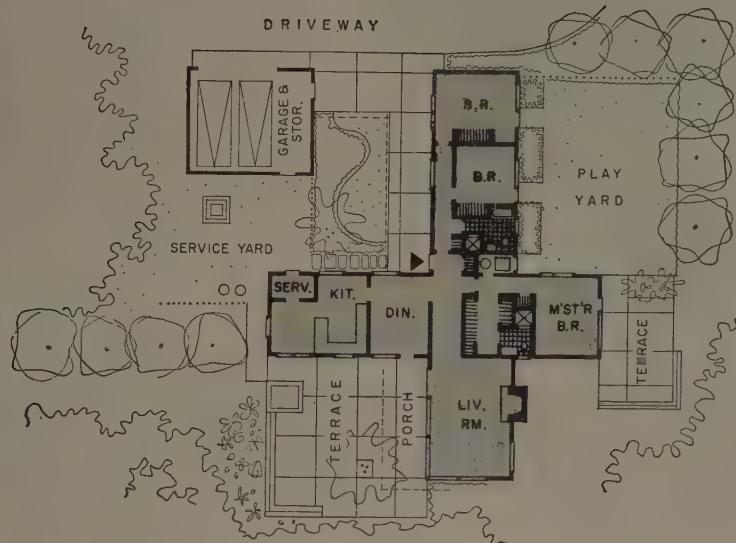


Living room has deck beyond fireplace wall, covered porch at far end. Plasterboard ceiling replaces plank and beam of other model. This house, with 1,950 sq. ft. plus a 500 sq. ft. garage and outside living areas, sells for \$38,750 including considerable landscaping.

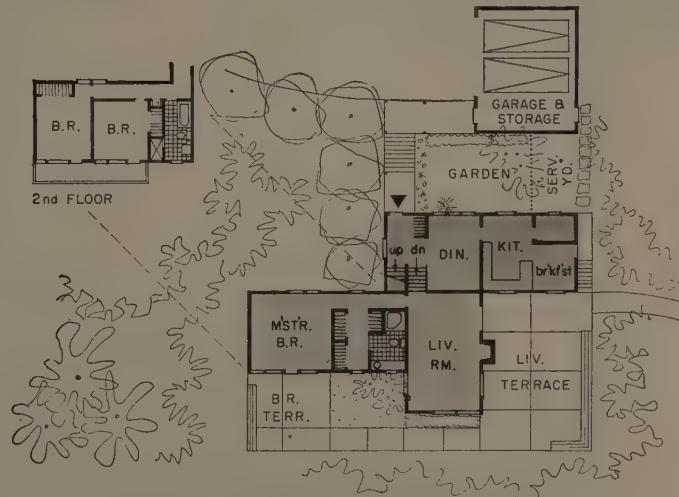


Wide living deck was added to original plan to take advantage of sloping terrain and is example of variations that can be given to satisfy site or buyer requirements. In California's mild, year-round climate, decks like this and large covered porches are great sales assets, especially when they are close to kitchens so food can easily be served outside.

**Designs include a cross plan
and a split level**



Largest house has a cross plan and 2,210 sq. ft. plus garage. Living room (at lower end) has three exposures and window-walls looking onto a paved terrace. Kitchen and dining room form one wing, both the master suite and two other bedrooms form separate wings. This plan is not yet built.

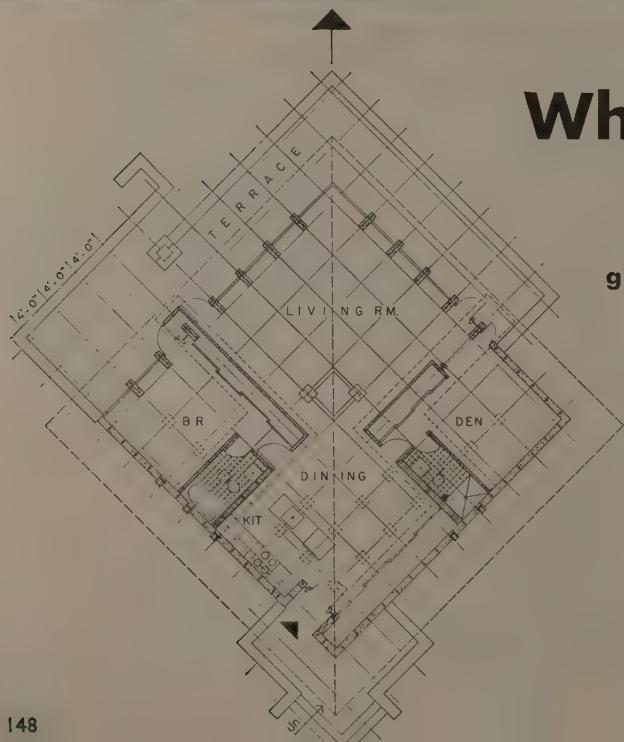


Split level was designed to take advantage of sloping ground. Entrance is level with kitchen and two dining areas. A few steps down from the entry hall are living room and master-bedroom suite. On upper level, above master bedroom, are two more bedrooms and a bath. Kitchen, breakfast room, living room look out on a terrace, master bedroom has its own terrace. Size: 1,950 sq. ft. plus 500 sq. ft. garage.



Why a diagonal house?

This diamond plan opens up its interiors to the view
gives spaciousness and privacy for \$10 per sq. ft.



LOCATION: Mill Valley, Calif.

WARREN CALLISTER, designer

LOYAL M. NERDAHL, contractor

FLOOR AREA: 1,111 sq. ft. plus 650 sq. ft. of terrace

COST: \$12,000 plus land, design fee



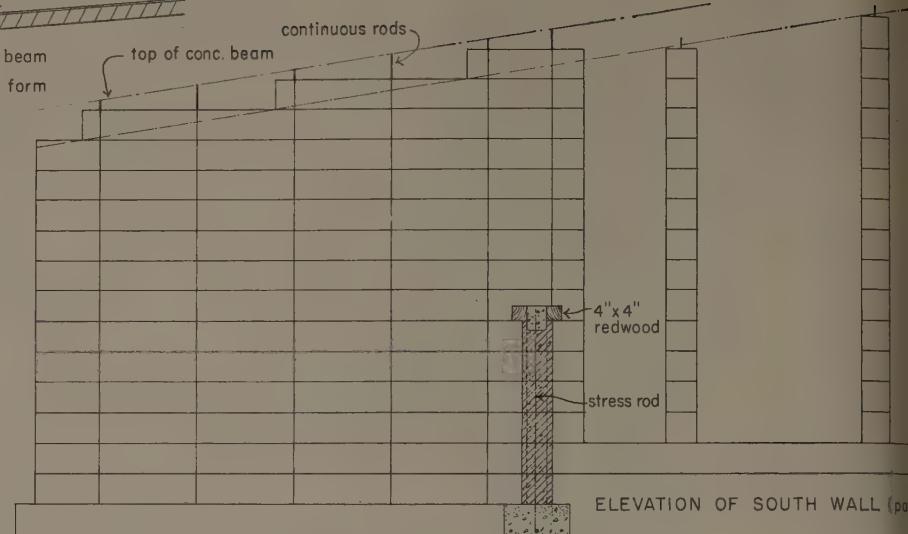
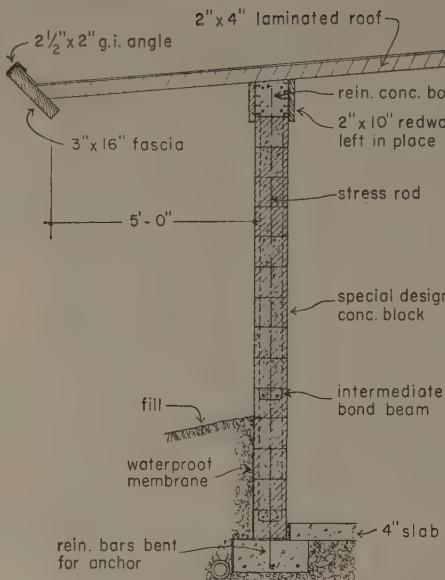
Sheltering roof sweeps low to the ground on the street side (right), lifts like a giant eyelid to the view (at left). A 5' overhang on all sides protects the windows and walls from hot sun and driving rain. On this side master bedroom and living room open to sunken terrace which runs around two sides of house.

corner of house (left) is a large expanse of glass to room and bedroom southeast sun and a wide-angle San Francisco Bay. Laying out a simple 34'-square's long diagonal axis makes all rooms appear larger actually increasing construction costs.

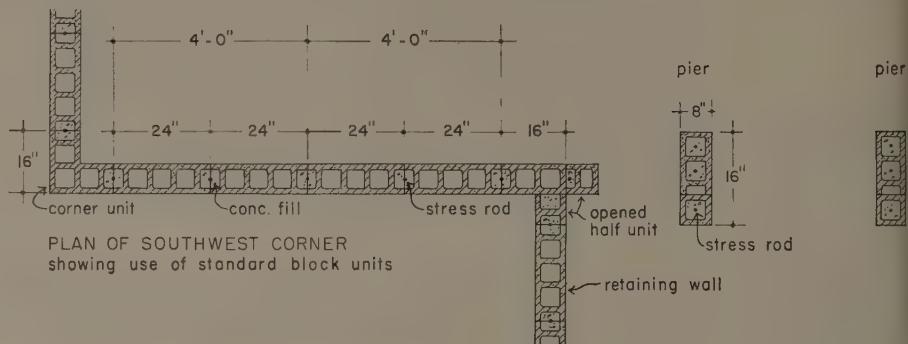
Front corner (below) is dug into slope, built of concrete block with no windows, so shuts out highway noise and strong winds from the northwest. Entrance is just left of corner. Masonry bulwark and low, wide fascia were planned by designer to convey a strong sense of shelter, security and withdrawal from a busy world.

or White





0 1' 2' 3' 4' 5'



Wall blocks, precision-ground, are stacked with vertical joints, no mortar, tied vertically with stress rods in concrete "studs," horizontally with bond beams. System is faster than standard masonry, competitive with frame construction. It is stable against earth movements, gives sound and heat insulation.



Angular fire hood of sheet iron suspended from ceiling dominates the living room, diverts entering traffic out of sitting area and sends it along partitions to terrace doors at right and left. Skylights over windowless dining space (background) are halves of 12" x 12" glass blocks fitted over metal collars on roof.



Diagonal lines fanning out unexpectedly on ceiling and walls create an illusion of more interior space than there actually is. The roof is built up of fir 2 x 4s, laid on edge and nailed.



Entry corner is as low and closed as a cave. Dining space is at center, bedroom at left, den at right. From here the ascending ridge line leads the eye swiftly out on the longest dimension of the square, its diagonal. At the end the house opens up like a glass tent to the view (below).

Tough shell has stressed-block walls, a laminated roof



Builders turn prefabbrs

► **A new hybrid species emerges—homebuilders who erect some houses, but sell more to other builders**

► **Men who have tried the idea swear by it. Some expect to give up erecting homes entirely, others will not**

Constantly improving the species, evolution produced a cross between the homebuilder and the large-scale prefabricated house manufacturer. He was the metropolitan-area homebuilder who started precutting his materials, or preassembling parts or panels, then began to sell his house to other homebuilders as a package for them to erect, retouch and retail as their own.

Last month *HOUSE & HOME* surveyed the operations of nine of the leading builders who had entered prefabricating or were about to. The results were surprising: almost all of the new breed found themselves heading rapidly through an almost complete transition into manufacturers. As a rule they would retain only a vestige of their original homebuilder characteristics.

Those surveyed: Expan-Homes Inc. (Alex Bruscino, president) and Housemart Inc. (Benton Lefton, president) in Cleveland; Don Scholz, Toledo; Andy Place, South Bend; Burt Duenke and C. T. Wilson of St. Louis; Cliff May of Los Angeles; J. J. (Lou) Carey of Denver, and Ned Cole of Austin, Tex., who has developed a very large business in parts but not yet a complete packaged house.

How they began. Five of the seven builders already in the field got in at the urging of other homebuilders. Said Scholz: "We were practically forced into it by builders who walked in and wanted to buy our plans and precut pieces."

Wilson and Carey, two newcomers, were becoming builder-prefabbrs on the basis of much study. Explained Wilson: "We decided to go into this kind of operation because the trend in homebuilding, its natural evolution, is in the direction of prefabrication." Wilson expects prefabrication to account for 25% of all new home production in another five or six years, and as it flowers he believes that prefabrication will produce both better design and greater building economies.

How they end. Sooner or later, said Expan-Homes Vice President James C. Funaro, every homebuilder selling packaged houses to other builders must make his decision whether to concentrate on one operation or the other. Expan-Homes, which was erecting about 300 houses a year, gave up its homebuilding last summer, he reported. Housemart was dropping its 100 to 150-unit-a-year homebuilding operation this year. Scholz thought he would probably be primarily a manufacturer by 1955, and thereafter would only erect "showcase" or token projects to demonstrate the appeal of con-

temporary design houses and keep in touch with builders' field and sales problems.

St. Louis' C. T. Wilson expected manufacturing to become his major activity in housing (his firm also does heavy building), although it would continue a homebuilding and sales program to keep abreast of the changing problems confronting its packaged-house customers. Cliff May's phenomenal transformation into a manufacturer last year was so sudden his homebuilding operation slowed almost to a standstill.

In-between stage. Until they were outright manufacturers, the half-builders, half-prefabbrs could claim several advantages over big firms doing only prefabrication: they were closer to the problems of their fellow homebuilders and could get bugs out of their processes faster; they could test their models faster for sales appeal and FHA and VA acceptance; with smaller operations, they had more flexibility than big manufacturers.

To sell their packaged products they also claimed they offered their homebuilder-purchasers one special advantage: as a rule their houses had a "custom-built" instead of a prefabrication look, so the homebuilder who put them up would find it easier to keep his local identity as a builder rather than as a prefabricated house distributor. The hybrid firms claimed all the advantages of prefabrication: less erection time, smaller work crews, much fewer purchasing and inventory problems.

Commented Scholz: "We are only sorry we didn't get into prefabricating sooner. Ultimately, prefabricating is going to put conventional building out of business. It is not only so much cheaper, but so much simpler. Once a builder starts putting up packaged or prefabricated houses he won't ever revert to conventional building."

Design for success. Homebuilder-prefabbrs attributed their rapid success to various reasons. But there was one thing they had in common: full-time architect and engineer services. Wilson defined the first requisite for success as an acceptable house of proved sales appeal that compared favorably with a conventionally erected house

IN THIS MONTH'S NEWS

(see pp. 37 through 52)

NAHB convention—two pages of pictures and the full story of builders' Chicago meeting

HHFA starts to withhold Title I urban redevelopment funds from cities lacking code enforcement programs

Chicago newspaper sponsors pilot block rehabilitation program in Negro neighborhood

Eisenhower sends housing recommendations to Congress in special message

Pioneer regional shopping center petitions for bankruptcy reorganization

and had no appearance of prefabrication.

Scholz said the key to his success in selling to other builders, after only a year in the field, was the contemporary design of his houses (H&H, Jan. '53).

Others differed on the importance of contemporary design. Housemart had no contemporary models, but was considering one later this year. Wilson agreed there was a growing trend, but said he felt it was more the public's "acceptance" than "demand."

Worst pitfalls. Most frequent warning: avoid trying to cover too much territory. Housemart used to ship as far as 600 mi., from Cleveland to Massachusetts, but later shrank its operations to a 200-300 mi. radius, as do most others. Scholz disagreed. He said he would ship as far as could sell, would split the freight cost over 300 mi. with his customer even though this sliced his profit. He was dickering for East Coast orders in New York and Pennsylvania, he said, and it was his idea to open new mills in new territory if volume warranted.

Opinion was divided on sales to individual buyers. Place thought it unwise, because an operator with know-how ought to erect each house. Duenke and Expan-Homes frowned on such sales unless the buyer was represented by a competent builder or contractor. They feared laymen were likely to make a mess of the job which would boomerang against the builder-prefabbrer.

Scholz, however, saw a great potential in sales to individual home buyers, particularly in the \$20,000 to \$30,000 house range. But he theorized such buyers undoubtedly would hire a contractor.

Carey was going to shoot for the erect-it-yourself market starting this spring. In the West, there are dozens of scattered small towns not big enough to support a builder, he pointed out. In many, there are people who could put together a pre-cut house

themselves with a little specialized local help for plumbing, wiring or masonry. While continuing his Denver homebuilding, about 250 units a year in the \$10,000 to \$12,000 range, Carey expected to build up a ship-out business to little towns.

Size of operations. Last year Expan-Homes erected about 300 units and sold 800 units to other builders. It had no estimate of how many packages it expected to sell this year in switching exclusively to builder sales. Housemart used to erect 100 to 150 houses and sell 300 to 500 to builders. No longer a homebuilder, it expected its sales to the trade would go over 700 this year.

Place estimated he might erect 250 houses of his own this year and sell 1,000 to 1,100 packaged units. Scholz was aiming at 300 houses of his own this year and 1,000 sales to builders. Wilson was hoping to build 300 and sell 300 packaged units. Duenke built about 300 houses last year and sold 125 to 150 packaged units. This year, he expected to erect about 120 and sell about 150 to 175 to other builders.

Cliff May was in a class by himself. In only a year, sales had reached 2,000. This year, he expected they would soar to 10,000. His house should not be called prefabricated, he said, because it is really a collection of "parts" that can be assembled in an infinite variety of sizes and layouts.

Last month May's list of franchised dealers had grown to 50 covering all of California, his licensed tract builders to seven. He was ready to start a second plant in the Bay area to serve the northern California market. Blanketing the Pacific Coast, he signed an agreement for H. A. Briggs & Sons of Tacoma to become his Northwest states distributor and produce his patented parts in Briggs plants in Tacoma, Wash.

Ned Cole's operations selling builders special parts for houses also were exceptional.

The new breed of builder



BRUSCINO



CAREY



COLE



DUENKE



LEFTON



PLACE



MAY



SCHOLZ



WILSON

Since 1946 Cole has been marketing cabinets, doorways and other items. Last year he introduced special trusses and gables, and this year he is bringing out a complete exterior shell except for blank wall sections.

As a homebuilder Cole puts up about 25 to 50 units a year, but he sells the special parts to other builders for about 1,000 houses a year. He has considered packaging a complete house for builders, but has not done so because house styles in the Southwest are so diversified that sales of only one type would be uncertain, and because shipping distances would most likely soon eat up profits or drive his prices up too high.

NAHB producing \$125,000 film to boost home sales

NAHB and 14 materials' manufacturers put up \$125,000 last month to produce a film to help homebuilders sell more houses. The picture, designed to make more people dissatisfied with their present dwellings, will trace the evolution of the house from 1900 to 1954 and point out, among other things, that today's homes have equipment that a millionaire could not afford at the start of the century. A 27-minute version will be offered free to the nation's television stations. A ten-minute version will be produced for movie theaters and NAHB plans to buy screenings in 3,000 theaters. In all, the builders hope to show the film to 100 million people in 18 months. Brainfathers of the idea: Builders Alan Brockbank, Fritz Burns and Leslie Hill.

FHA dispossessed, moves into another rented office

What happened to FHA last month typified how the federal government wastes taxpayers' money by not being able to sign long-term leases on buildings it rents. Since the early twenties the government has been the sole occupant of the eight-story office structure at 1001 Vermont Ave. N. W. in Washington. FHA took over the building almost 20 years ago for its national headquarters but like other Washington bureaus could only sign a lease for one year at a time, with an option to renew another year. In all, officials estimate the government has paid more in rent than the building is worth.

Last fall, the FHA headquarters building was purchased by the Government Employees' Insurance Co., a private firm supplying insurance to government employees. Last month, FHA moved its desks and filing cabinets across town to the McShain Building, 333 Third St. N.W., which the government also has been leasing since it was built in 1952. FHA's new headquarters flanks a slum just southwest of the Capitol and it is farther from the people FHA deals with. Only asset: the location is closer to Congress.



THE BUILDER



Basic three-bedroom house sold for \$10,095, \$550 down VA, \$1,400 FHA

Charles Searle, a small builder in 1949, grows big, sells fast.

Starting in 1949 with only four houses—mountain homes in a summer community—Builder Searle expanded to 63 houses last year, most of them built for sale, plans over 100 for 1954 and had a running start of six sales by mid-January. He owes his success to preplanning every step of his operation from accounting to design, from framing to financing.

Searle learned some of his building lessons the hard way: after expanding to 15 houses in 1951, he suddenly found he had been losing money, says: "It was the old story of an expanding business without adequate cost controls."

He took these steps to get back on the profit side of the ledger and hang up some fast-selling records:

► **Cost control.** First step was to reorganize his management and accounting setup with the help of a professional cost-control firm: a profit-and-expense control system soon had him checking his estimates with his actual costs every week. Now all work including labor is subcontracted to small individual firms. Partner Dick Prigmore acts as general superintendent to insure quality and coordination. Says Searle: "We find the piece-rate basis the easiest way to control costs." Selling cost of his houses: \$9.30 per sq. ft.

► **Design.** Convinced that a new generation of buyers would not be satisfied with the kind of house their parents grew up in, Searle decided on a simple contemporary structure that would keep cost down, push livability up. The "Buttons and Bows" house in his Virginia Homes Addition proved as popular with his bank as with buyers. Says Bill Roberts, mortgage loan officer of Colorado Springs: "As long as Searle's contemporary designs appeal to the public—and sales have continued ahead of construction—we'll help him with construction loans and financing."

► **Smart siting.** Since view of Pike's Peak was a natural advantage in the project, all houses on east sides of street had front living rooms facing the view, west-side-of-street houses had living rooms in back and rear or side patios toward the mountain.

► **Latest techniques.** Searle preplanned his framing so he knew where every lineal foot of lumber was going (p. 156), precut all his lumber, preassembled most of his components, used a double plumbing wall. "We tried to use the one-big-room system of finishing the interior with closet walls, although our roof framing and interior posts to support exposed beams required some compromise." He worked out cost and material studies on two pilot houses before developing his full program.



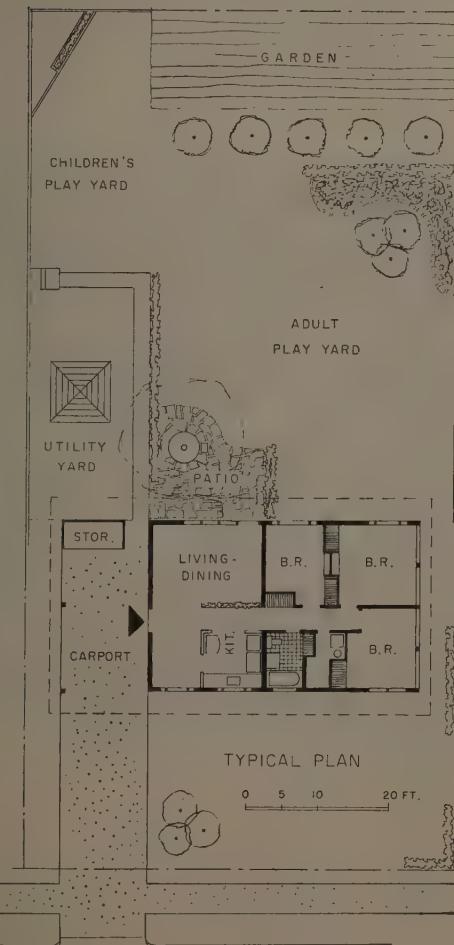
Plank-and-beam ceiling Searle used first time in under-\$20,000 house

LOCATION: Colorado Springs
SEARLE CONSTRUCTION CO., builder
DAN LOEWEN, designer
PRICE: \$10,095
PIKE REALTY CO., sales
FNMA, FIRST NATIONAL BANK OF COLORADO SPRINGS, financing

THE VARIATION



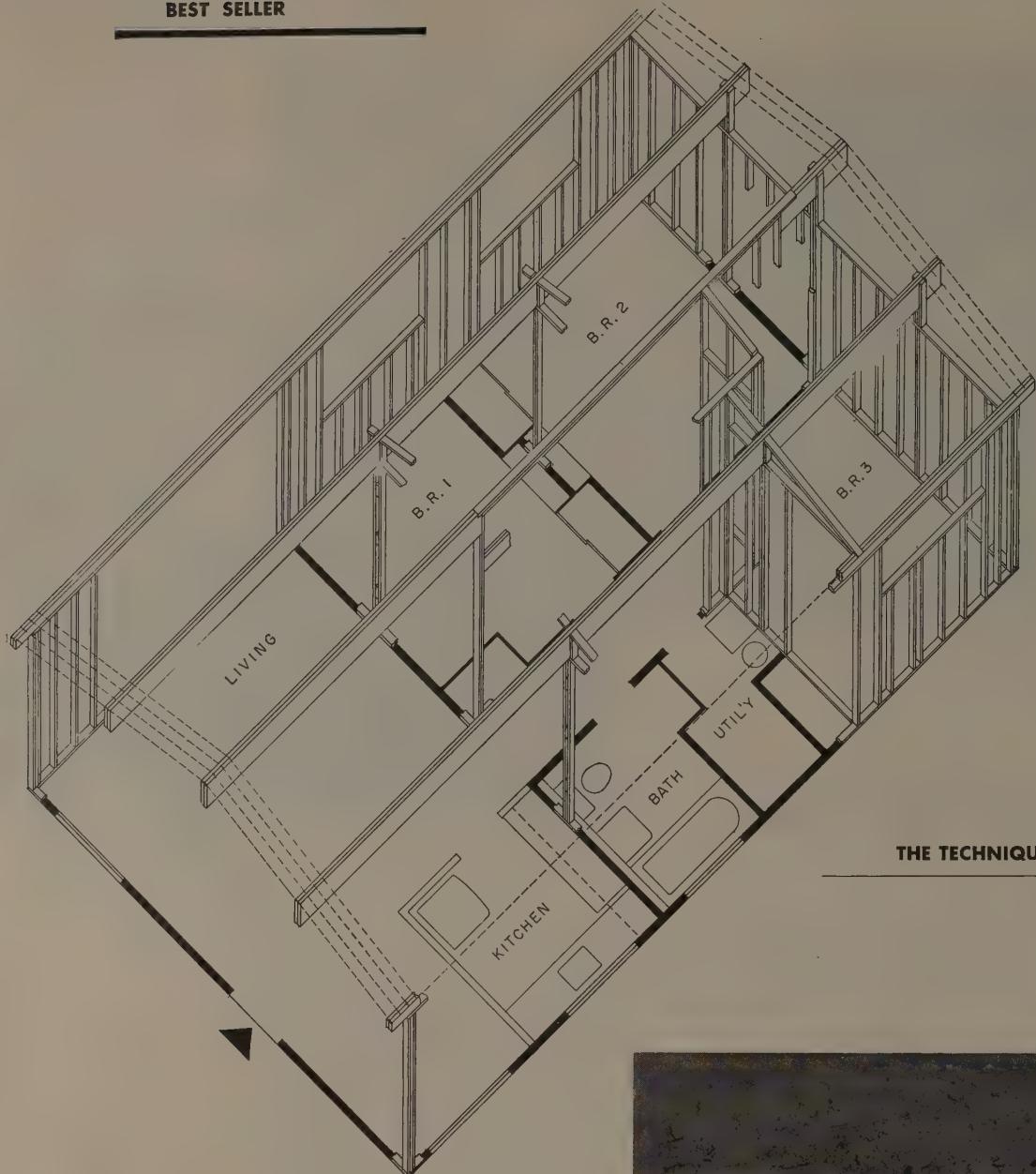
Semicustom model with fireplace, porch, cost \$10,050 on customer's lot



► **Low down payments.** Since he could get little money except at 94 or 95 with tough down-payment and income requirements, he bought \$1,260,000 in Fanny May commitments, says: "I'd rather pay a high discount and get plenty of low-down-payment money. We simply treat the discount at a fixed cost and work from there."

► **Merchandising.** Searle tied his display advertising in with the home show where he used a scale model on a revolving pedestal, later put it in a sales-display house, also had a model furnished by local furniture store. NAHB aids plus information gleaned from *HOUSE & HOME*'s merchandising issue (May '52) rounded out his program. Six houses sold on the opening day of the Parade of Homes; another 20 sold soon afterwards.

► **Optional extras.** Says Searle: "We offer a basic model with many optional extras and elevations" (stucco, bevel siding, cedar shingles, board and batten). Since the cost of kitchen appliances would have hiked down payment out of reach of many buyers, he offers them at substantial discounts. Nearly all buyers take some optional items. Among them: de luxe washer, \$50 extra; garbage disposer, \$115; electronic heat control, \$120; three-wire hookup for range, \$40; additional duplex electric outlets, \$5.35 each; double sink, \$22; carport, \$300, etc.



THE TECHNIQUES

Pilot model houses pointed to use of 4" x 12" beams on posts 6' o.c. in end walls, and stud framing for rear and front elevations. Each wall and partition is completely detailed, all lumber precut, most components preassembled and brought to site on trailers to speed assembly on the job, save materials in the mill shop. Dry-wall plan reduces cutting, makes the most economical use of 4'-wide sheets. Sheathing is applied before exterior walls are raised. Roof decking is 2 x 6s with 1" insulation board, asphalt and gravel finish.

Floor level is held to 8" above grade (as in von Gerbig design, p. 136). This, combined with wide overhang and 2-in-12 roof pitch, makes house seem longer. Searle used crawl space rather than slabs but since seeing Jack Sargent's slabs in Topeka and Ed Snow's in Albuquerque, he is sure he can sell slab construction in Colorado Springs, says: "Our ground and climate are certainly suitable." He will build an initial project of 40 houses with slabs shortly.





Compromise with one-big-room principle of roofing houses before completing interiors was made because of interior columns and load-bearing center partition in combination with exposed beam. But storage walls defined space in sections of bedrooms in the final operation. Storage units are made by a local furniture manufacturer to Searle's specifications. Dressing-table units, with closet walls optional extras in basic house, are standard in the de luxe models.

Key to the low price:

efficient construction, no waste

Double partitioning is used in wet wall between kitchen and bath with plumbing back to back. This eliminates notching and cutting by plumber and keeps wall from being weakened. Bathroom is provided with a large linen closet plus a 2' x 4' medicine cabinet with sliding mirror doors. Each house has an Adequate Wiring certificate. Inside bulk storage includes space in planter-box partitions, hall closet wall. Outside storage not connected to house: 200 cu. ft.





Richard Meek

Plastic potpourri is only a sample of the many materials available to the construction trade: reinforced structural sheeting, molded products (left); counter-topping and decorative laminates (right); skylights and diffuser panels (above); flooring, acoustical tile, vapor barrier and filter (in the foreground).

NEW PRODUCTS : plastics for building

As manufacturers take bolder steps in molding and marketing plastics, it comes time for builders to appraise some of the wares not only as eye-catching sales points but as sense-making structural elements. What is the impact of plastics on construction? Six billion pounds of synthetic resins went into plastic products last year. Not all of them came out shower curtains. Countless carloads of acrylics and polyesters emerged as 10 million sq. ft. of structural paneling. Tons of vinyl went into 360 million sq. ft. of flooring; and 100 million sq. ft. of the laminates produced were the rugged melamine-faced counter-top variety that has done so much to win a good name for plastics.

Plastics match strength

against timber and metal

Most glamorous of the building products is translucent plastic paneling. Lightweight (average $\frac{1}{2}$ lb. per sq. ft. for 1/16" stock) and amazingly strong, the structural and glazing sheets are being produced in several corrugations as well as flat and patterned. Three firms, led by old-hand Rohm & Haas, work in acrylic and about 20 mold the glass-fiber reinforced polyester resin products.

Even at 75¢ to \$1.50 per sq. ft., the integrally colored, shatter-proof and elements-resistant materials make economical room dividers, sunshades, skylighting, breezeways, tub enclosures, shower stalls, ceilings, because of the easy installation. Handled with regular tools, the plastics call for duck-soup carpentry now that complete accessories and fittings can be had: contoured closure strips, weatherseal, flashing, mastics—even aluminum moldings and nails. A California producer, Chemold Co., packages a knockdown patio topping complete with metal framework and legs which may be adjusted to any roof pitch. An 8' x 16' assembly costs \$225.

Dazzling hues are offered by many firms. All right in some locations, these brilliant reds, greens, blues are hard to live with for any length of time. Fortunately for homebuilders several firms, like Fibarlite, are turning to pastels, subtle sand and tan tones—colors that are compatible with other structural materials, nonjungle landscapes and people's complexions.



To accent the sweep of these Washington, D.C. apartments, Architect Joseph Miller used crisply corrugated Structoglas. Across the continent in Los Angeles, plastics achieved official recognition this year when specifications for them were written into the building code.



Sophisticated shapes are showing up in the new materials as manufacturers use neat boxy ribs or acute triangular ridges to provide needed strength. Designers should find the rectilinear lines of such plastics as Rippolite 504 (on balcony above) easy to assimilate into a simple house plan.



Woven glass cloth reinforces decorative Corrulux panels (left).

Basket weave of flat Plexolite sheeting makes translucent fence (below).



Tinsnips cut the flat, fibrous Alsynite panel (left); an ordinary hand saw can be used on the ribbed Chemoglas sheeting (right).



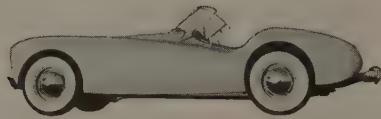
Fluted colored plastic makes novel, low-maintenance cabinet doors. Ready-made filler strips which match curves simplify installation.



Light, pretty, hard-to-beat-up plastic paneling

takes on new forms, agreeable colors

While the public was beginning to appreciate the color-and-light-capturing qualities of plastics, producers were working to capitalize on their physical properties. Last spring a sleek car body molded of reinforced plastic proved stronger than steel and simpler to fabricate. Taking cue from industrial skylights, many builders and private home owners applied corrugated sheeting as roofing over patios, carports and—where permissible—in the house itself. True structural members of reinforced plastic are now showing up in the weight-conscious trailer-truck industry. Architects are taking ideas to their drawing boards for complete insulated wall sections with plastic skins. The appearance of new adhesives and full-scale production of lightweight core materials—resin-impregnated paper honeycomb, glass-fiber batts, foamed plastic—are helping to speed the dream drawings along.

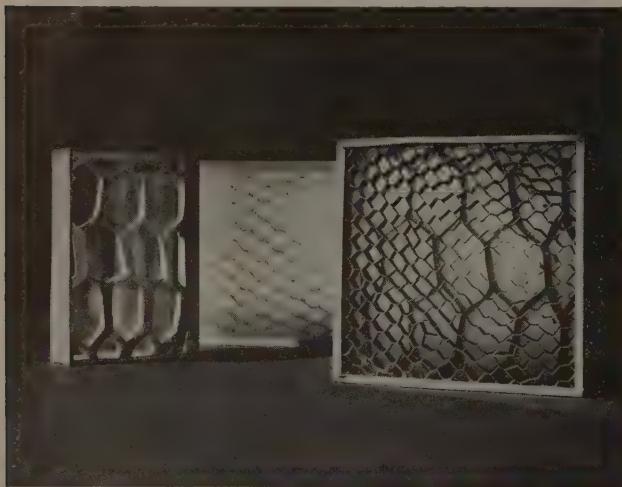


Pace setter and a panel that came too soon. First molded-plastic, dent-proof auto shell is above right. Workman (left) holds up the 30-lb. Kerr panel—a one-piece wall section formed with integral struts (cutaway above right). Alexander H. Kerr Co., which made the unique 4' x 8' panel two years ago for outdoor refrigerators, has discontinued its production, now turns out Rippolite (see p. 159), but the molding equipment is on hand.



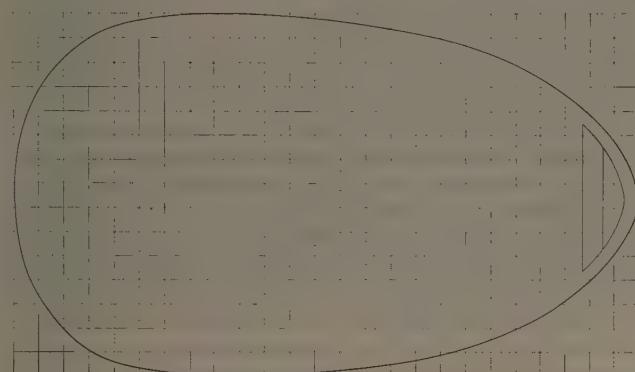
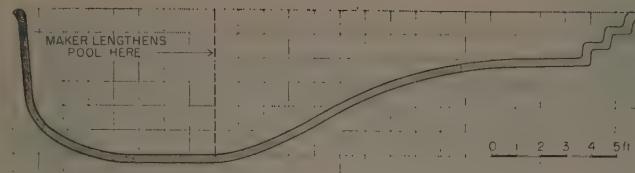
Over 4' span, 1/16" plastic with 2 1/2" corrugations can take a 100-lb. load psf—approximately 200 times its own weight.

Truck body's 1 1/2-lb. reinforced plastic members molded by Americana Enterprises do work of 10-lb. oak supports.



Pretty enough to be seen, the paper honeycomb core of new wall panels designed by Architect Kenneth Kassler is nicely expressed through clear or colored Plexiglas faces, is suggested in translucent section. The pieces (pictured above) are small mock-up chunks of 3' x 8' wall units. Kassler, who has patents pending on his process, intends to use the panels Japanese-shoji fashion in a Princeton, N.J. home.





A long haul from the plastic mixing bowl is this 25' x 15' swimming pool engineered by the Talco Engineering Co., New Haven, Conn. The mold has been made and a pilot model is currently undergoing tests. Estimate for the pool, installed complete with filtration and recirculation system, is \$3,000. Integrally colored, the plastic should require little maintenance. A pigment added to the resin will make it glow in the dark.



At \$3 apiece, drawers molded of Bakelite could be stacked in simple metal angle or wood framing to form low-cost storage wall.



Rustproof even-keel mortar pans molded by Russell Reinforcing Co. weigh 4 lbs. each—less than half their metal counterpart.



Cast acrylic lavatories, created for auto-trailer trade, sell for about \$10 apiece, are also available in color for \$2 more.



Moldings get better and bigger as fabricators turn to construction field

More important to homebuilders and designers than whether a construction material is extruded, cast or hatched is the completeness of the end product. The less fastening, jointing and general putting an item needs on the job, the greater its installation economy advantage. In counter tops alone, the recent technique of molding work surface, backsplash and lip from a single sheet of melamine and phenolic laminate has saved hours of cutting and assembly on each kitchen where such a factory-formed unit was used. (The intrinsic workability of these and other resins into complex and large shapes pegs them "plastics" although the final product is quite rigid.) It looks now as if the size of a mold is limited only by the ingenuity of the fabricator. With the appearance of the two-section family-size pool (left) the molded-plastic house shell cannot be too far off.

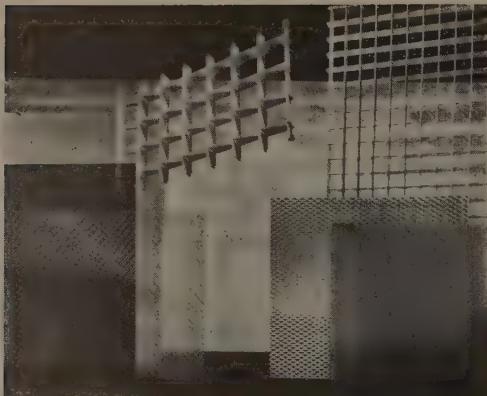


Impact-resistant laminate of glass-fiber and polyester resin makes Tub-Lite shower-stall base produced by Kaytel, Inc.



Light-transmitting plastics lend themselves to glazing, luminous ceilings, skylights

In flexible film or stiff sheet, many different plastic materials share the wonderful ability to transmit light. Some, like the acrylics *Plexiglas* and *Lucite*, can be made completely transparent or pigmented to any degree of translucency. Clear acrylic can be cast with prismatic lens patterns as accurate as glass—and at less cost. (One lighting-fixture manufacturer is currently working on a lens pattern for clerestory windows that will direct daylight up to ceiling from where it can bounce, diffuse, into room.) Various translucent plastics disperse sunlight or artificial light softly and evenly and so can be used in skylighting as well as for mechanical luminous ceilings. Now that FHA okays inside bathrooms, more homes probably will use plastic turrets to bring daylight into the central areas. Here, one important feature of plastic (besides being lightweight) is that it lets through ultraviolet rays.



Photos: (above) R. Meek

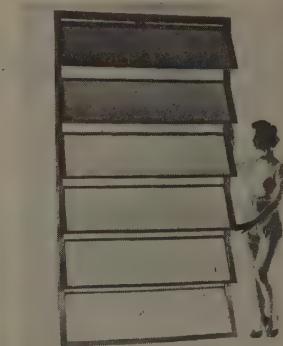
Eggcrates of molded plastic, patterned lenses, translucent panels and fibrous sheeting are some of the materials that are engineered for use in lighting fixtures and as glazing.



Bubble plastic skylights (left) come complete with flashing, ready to secure to opening in flat roof.



Translucent plastic 4' square diffuses light from fluorescent lamps in fixture by Lightolier.



Different degrees of translucency are provided by Russell's panels of same external color.



Sprayed vinyl over a ribbed wire cage. George Nelson's light fixture (right) is an effective light diffuser.

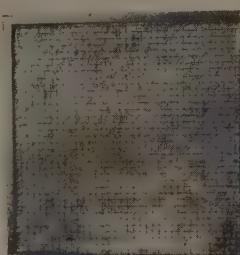


Halls, bathrooms, laundry areas are good spots for luminous ceilings (above). In the kitchen, wall-hung cabinets would cast shadows on work surfaces.

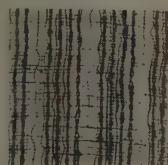


Unique use of plastic tubing is evident in this radiant-heating installation for office building. Carlon Co., its manufacturer, is conducting experiments on home application.

Thousands of plastic fibers packed into an air-conditioning filter pick up dust electrostatically; can be washed out in tub.



Continuous laminates are now coming off machines (below) of Boston Woven Hose & Rubber Co. Four sheetings (below, left) use natural fibers and woven cloth decoratively.



Patterned plastics are decorative and durable

On the floor, perhaps more than anywhere else in the house, plastics are making themselves felt. Resilient, practically indestructible vinyls are appearing in pure form in some floor tile and yard goods, as laminates in others (Dodge uses a clear vinyl to protect a new cork tile), and as an ingredient to bolster the less expensive asphalt and asbestos floorings. The familiar counter-top materials are literally climbing up kitchen and bathroom walls. The scope of synthetics in home construction is unlimited. Plastics have become first-line building materials.

Photos: R. Meek;
W. H. Hazard &
D. Purse



In kitchens and bathroom, solid plastic laminated panels of $1/10^{\text{th}}$ -thick Panelyte are easily installed, held in place by standard moldings.



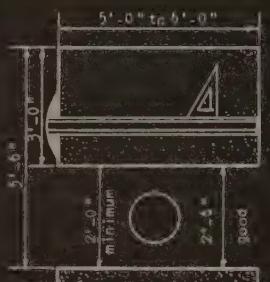
Decorative plastic laminate formica is used here not only for counter top, but also for wall covering and storage cabinet.



Vinyl flooring that can be laid on grade or over wood subfloor. Robbins Terratile needs no adhesive. Snug fit keeps tile in place.

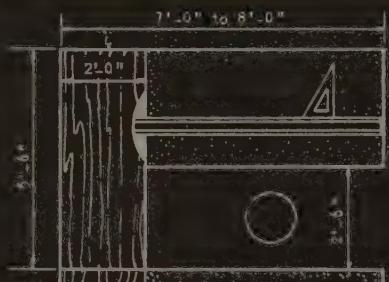


DRAFTING-ROOM LAYOUTS



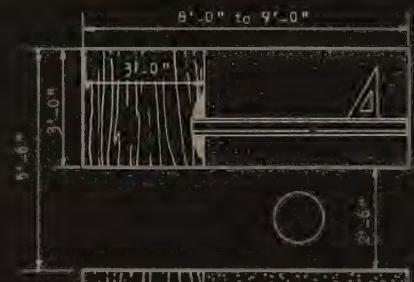
MINIMUM AREA

per man	5' board	6' board
work	15 sq. ft.	18 sq. ft.
reference	—	—
total	27½ sq. ft.	33 sq. ft.



SIDE REFERENCE AREA

per man	5' board	6' board
work	15 sq. ft.	18 sq. ft.
reference	11 sq. ft.	11 sq. ft.
total	38½ sq. ft.	44 sq. ft.

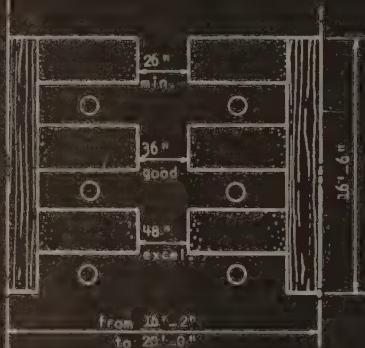


END REFERENCE AREA

per man	5' board	6' board
work	15 sq. ft.	18 sq. ft.
reference	9 sq. ft.	9 sq. ft.
total	44 sq. ft.	49½ sq. ft.

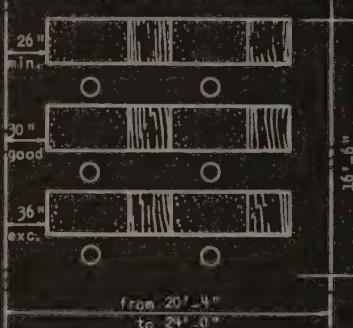
DRAFTING UNITS

Unit includes table, reference, and sitting areas



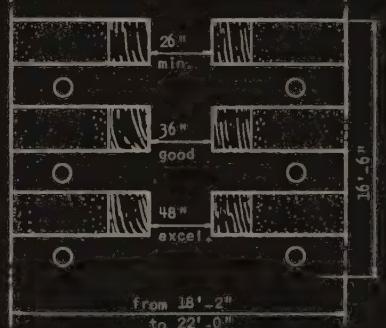
CENTER AISLE SIDE REFERENCE

per man	5' board	6' board
minimum	44½ sq. ft.	49½ sq. ft.
good	46½ sq. ft.	52½ sq. ft.
excellent	49½ sq. ft.	55 sq. ft.



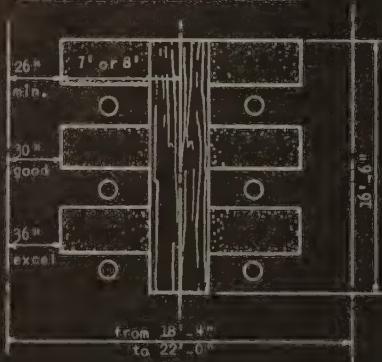
SIDE AISLES

per man	5' board	6' board
minimum	55 sq. ft.	62½ sq. ft.
good	57½ sq. ft.	63½ sq. ft.
excellent	60½ sq. ft.	66 sq. ft.



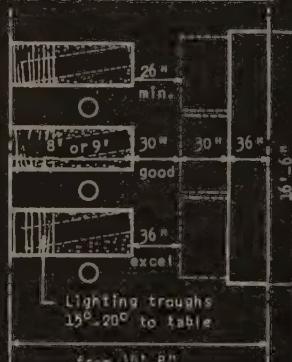
CENTER AISLE END REFERENCE

per man	5' board	6' board
minimum	55 sq. ft.	61 sq. ft.
good	57½ sq. ft.	63½ sq. ft.
excellent	60½ sq. ft.	66 sq. ft.



SIDE AISLE CENTRAL REFERENCE

per man	5' board	6' board
minimum	50½ sq. ft.	55½ sq. ft.
good	52½ sq. ft.	57½ sq. ft.
excellent	55 sq. ft.	60½ sq. ft.



SIDE AISLE WITH STORAGE AREA

per man	5' board	6' board
minimum	86½ sq. ft.	91½ sq. ft.
good	88 sq. ft.	93½ sq. ft.
excellent	90½ sq. ft.	96 sq. ft.

COMPARATIVE DRAFTING AREAS

Areas include units plus aisle

Dimensions shown are based on the use of 3' x 5' and 3' x 6' drafting tables. If larger tables are used they will replace reference areas and the total areas will not increase. Provide one large table for detailing, reference and wrapping.

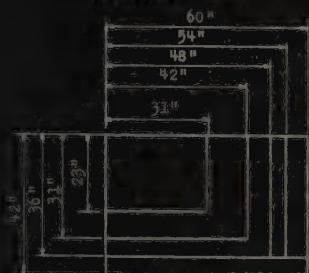
The draftsman requires 80 to 100 foot candles of light on his board or approximately 6 watts per square foot. Avoid sharp contrasts of light in drafting room. The board illumination should never be more than seven times as bright as the surroundings. Fluorescent trough fixtures are most practical when hung diagonally to tables.

For the medium sized architectural drafting office 100 square feet per man is ideal. This includes areas for drafting, reference, plan storage, aisle and supply. Reception, office, conference, and wash rooms are not included.

DRAFTING-ROOM FURNITURE



Adjustable



PLAN

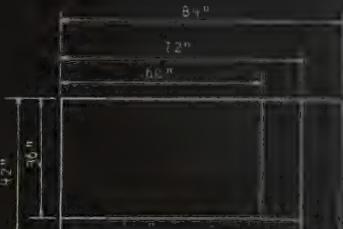
Basic table - metal or wood legs

Steel drawing table
with concealed raising
device, top 4 drawers wood

PLAN

Engineering desk - tilting
metal base

Adjustable or solid top

Available 5 draws, wood
Available 3 draws, metal

84"

72"

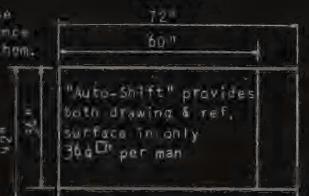
60"

PLAN

Table with wood or metal legs

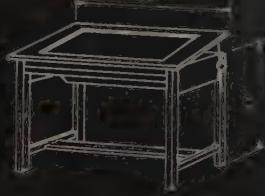
Draftsmen use the
drawers & reference
surface behind them.

35 1/2" to 44" center lift

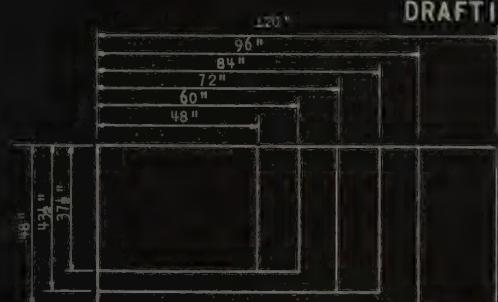
Adjust to desired height by foot
pedal and takes any stop vertical
horizontal

"Auto-Shift" drafting table

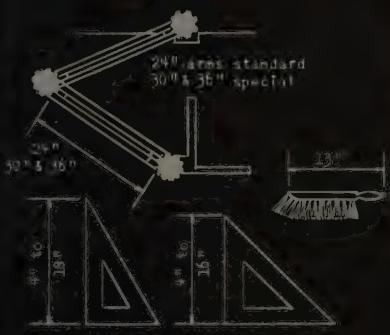
PLAN

Tracing tables
are obtainable
with 22" x 24" and
24" x 36" glass
tracing areas.
Portable tracing
boards in sizes
up to 24" x 36"
tracing areas.Reference tables shown on preceding
pages are not stock items.

DRAFTING AND LIGHT TABLES

Adjustable trestles
or horses available
adjust from 35" to 47"
in heightFixed height
28" & 30"Adjustable from
163" to 200"

TRESTLES, BOARDS AND STOOLS

240° arms standard
30" & 36" special

30"

28"

26"

24"

22"

20"

18"

16"

14"

12"

10"

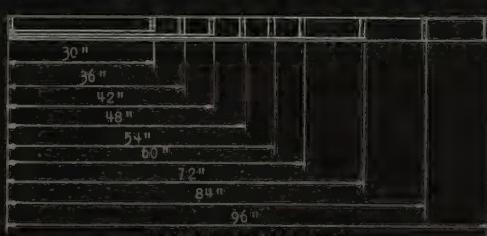
8"

6"

4"

2"

0"

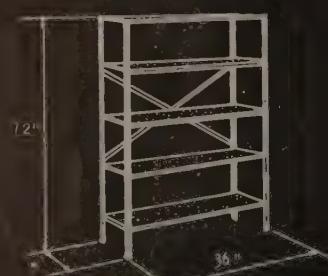
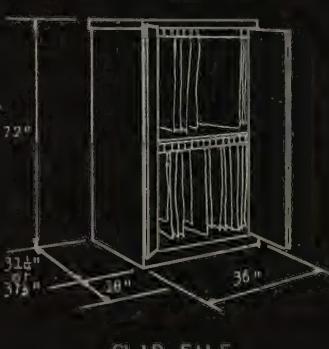
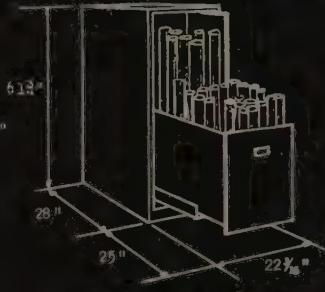
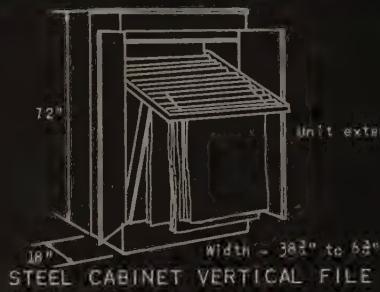
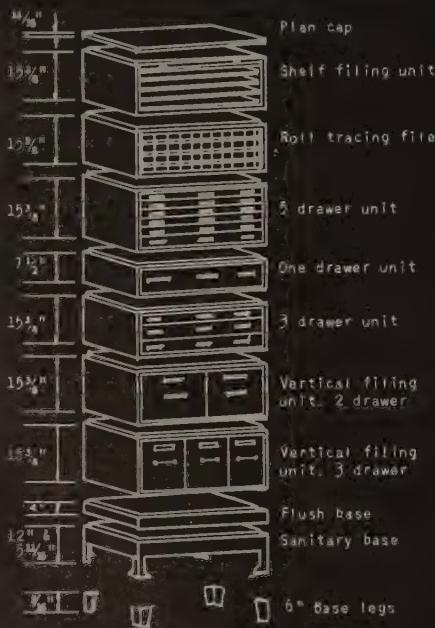


Parallel straight edges

Sizes shown are obtainable from
leading manufacturers and suppliers

DRAFTING EQUIPMENT

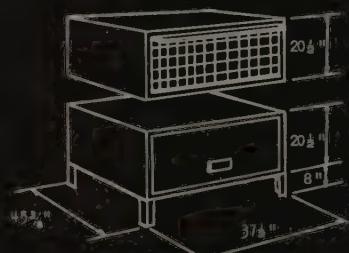
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ADJUSTABLE STEEL SHELVING
 *available in 12 $\frac{1}{2}$ " & 15" widths

TRANSPARENT PLASTIC
 STORAGE TUBE
 2" dia., 33" to 55" long

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 2" & 4" dia., 33" to 55" long

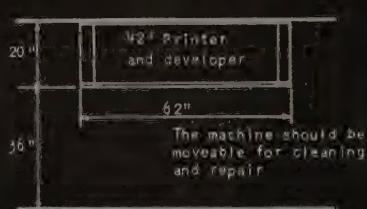


HORIZONTAL FILE



Spirit, gelatin and Photocopy duplicating machines are valuable for 8 $\frac{1}{2}$ " x 11" copy.

FILING AND STORAGE EQUIPMENT



The process used determines the requirements of space, tight, plumbing, and ventilation

REPRODUCTION EQUIPMENT

For reproduction of tracings a printing and developing unit is necessary. The printer is located above the developing unit. With the two units and the proper chemicals and paper, blueprints, black and white, blueprints, and other types of copy are possible.

When choosing equipment the individual requirements of the office determine the size and type of process.

These machines should be ventilated for heat and chemical fumes. The 42" machine is the most used in medium sized offices today.

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BRUCE BLOCK

Hardwood Floor

Perfect combination for modern homes!

No other floor can match Bruce Hardwood Blocks for an ideal combination of modern beauty, natural charm, and lifetime durability.

This patterned oak floor gives added style to even the most modern interior. Its interesting grain and rich coloring will never fade nor wear away.

Bruce Blocks are prefabricated for modern construction—can be laid in mastic over concrete or blind nailed over wood subfloors. The factory-applied "Scratch Test" Finish saves time and money on the job . . . eliminates guesswork as to how the finished floor will look and wear. (Blocks can also be purchased for on-the-job finishing.) See our catalog in Sweet's. Write for booklet.



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when
it
comes
to
low
maintenance

Specify

AIR-VUE



Air-Vue Windows come equipped with one more ventilator than those of most window manufacturers.

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AWNING
WINDOWS

The moment you get this fine window in your hands, examine its big, rugged frame, advanced styling, and exclusive features. You'll know why Air-Vue is a tailor-made sales point for the houses you build; why Air-Vue is a high performance, low maintenance window.

■ WEATHERSTRIPPED

- **HEAVY GAUGE EXTRUDED ALUMINUM CONSTRUCTION...** Frame section 63S-T5 2 5/8" deep for tremendous strength.
- **QUICK EASY INSTALLATION...** Simply tighten 4 screws in ready-made frame buck holes.
- **DESIGNED FOR INTERCHANGEABLE SCREEN AND STORM SASH**

EXCLUSIVE TERRITORIES OPEN

Write or wire for complete details about this amazing window.

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Gentlemen: Please give me full facts about the Air-Vue Aluminum Awning Window.

Check one: Dealer Builder Distributor

Name _____

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Will urban rehabilitation lead to demand for political overhaul of city governments?

Men in the forefront of the nation's efforts to rehabilitate the decaying centers of its cities are finding the problem so complex that cures seem to call not only for physical, but also for political, surgery. Their reasoning goes like this: slums grow out of bad municipal housekeeping. And bad municipal housekeeping is the almost inevitable result of the archaic setup of most governments in really big cities.

These ramifications of the developing national war on slums are still far from understood—even by many in the building industry who should know better. One of the best summations of the dazzlingly Gordian problem came late last year from Alderman Robert E. Merriam of Chicago in a talk to the City Club there.

Merriam, 35, is the son of the late Charles E. Merriam, famed professor of political



MERRIAM

science at the University of Chicago, who for a generation was the living symbol of government reform in Chicago. Young Merriam, who was elected from the Democratic Fifth Ward in 1949 as the chosen instrument of the Democratic party, has been both a solace and an irritation to the party ever since. He is the most outspoken critic of Mayor Martin Kennelly's regime. He leads a so-called "economy bloc" of young aldermen who relish exposing waste in the administration's budget snooping on idling city-hall payrollers and championing causes that the administration is not ready to accept. He gets things done by heckling the administration. But his career has come to the point where, like his father before him, he is the most logical and available man whenever Chicago voters are aroused for reform.

Chairman of the alderman's committee on housing since 1951, Merriam developed a program for gradual rent decontrol which turned a job supposed to have been political suicide, into a political asset. He represents Hyde Park, where Chicago's most active conservation and rehabilitation efforts are taking place. Merriam has supported and advised the efforts from the start.

Your money's worth

To the City Club, Merriam advertised his conviction: "It doesn't make sense for Chicago to spend almost \$200 million a square mile to clear and redevelop slums, when for a fraction of that amount in public and pri-

continued on p. 17

**R.B. Leonard,
inc.**

5775 N.W. 35th COURT • MIAMI, FLORIDA

help you put **SOLD** signs on your Weldwood Paneled Homes

Driving public demand for wood paneled interiors,
Weldwood's hard hitting Life promotion, can
you sell homes.

When you panel a single wall or do entire rooms, you'll be closer to a closing if you include Weldwood paneling in your plans right now. The big two-page Weldwood ad in color in the March 1st issue of Life magazine will show interior paneling which you can easily duplicate.

COST! You'll be surprised to learn that for as little as \$6 in material cost, for a wall 8' x 12', you can add this sales feature to your homes.

Think of the sales appeal of a fireplace wall in rich mahogany Plankweld®, a dining room in sliced walnut, a den or playroom in rustic Surfwood® or dramatic Novoply®,

a library nook in distinctive Weldtex®, a utility room in birch, or a really glamorous room in exotic blond Korina®.

Builder enthusiasm is growing by leaps and bounds. Many tell us that no other type of interior finishing can match the *sales appeal* of real wood paneling. And remember, Weldwood interior paneling is *guaranteed for the life of the home!* The guarantee packs a sales wallop too!

Act now! Be one of the many builders who have already made plans to tie in with Weldwood's big Life promotion which will be seen by more than 26 million readers—many of them *red-hot home buying prospects!*

For further information see your local lumber dealer now or contact any of the 60 United States Plywood or U.S.-Mengel Plywoods distributing units in principal cities, or mail coupon.

FOLLOW THESE SUGGESTIONS—THEY'LL HELP YOU CLOSE SALES!



YOUR HOMES—Check your blueprints and see where Weldwood paneling can best effectively be used. (For homes under construction Weldwood paneling can be included for less than you think.) Visit your local lumber dealer or Weldwood showroom and see the paneling.

IN YOUR PROMOTION—Weldwood products are constantly being advertised in other leading national magazines. Your building site display boards and promotional literature should place strong emphasis on the fact that your homes feature beautiful Weldwood paneling.

IN YOUR ADVERTISING—The Weldwood guarantee has tremendous sales appeal! Use it in your newspaper advertising and promotional literature. You can even include it in your sales contract because the guarantee is backed by the largest plywood organization in the world.



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United States Plywood Corporation

World's Largest Plywood Organization

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Distributing Units in 60 Principal Cities

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FREE: Please send me new Weldwood Catalog packed full of Weldwood data and specifications. ()

HH-2-54

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CITY..... STATE.....

WITH THE REVOLUTIONARY, NEW Nova Insulated Sidewalls

- Sheathing and shingling in one operation
- Major savings in time, labor, materials

- Finest cedar shingles
- W-i-d-e exposures
- D-e-e-p shadow lines



Chalk line establishes level for a course of shingles



Clip and sheathing are nailed together at each stud



Kerf in butt of shingle is engaged in clip



Only one staple secures each shingle at top

Now sidewalls can be shingled and sheathed — fully insulated — in one operation. Simultaneously, you achieve the rich architectural effect of extra-wide exposures — formerly available only through luxurious double-coursing — at a remarkably low cost. Nova Insulated Sidewalls have beautiful 14" exposures and 3/4" deep shadow lines.

There are no exposed nails to rust or stain the shingles. The shingles cannot split or curl. The method saves 33% of the time, 33% of the labor and 100% of the undercourse materials otherwise required. The beauty of the finished application enhances the value of the property.

Nova Insulated Sidewalls are built with only three major materials: 16" x 96" Homasote Sheathing Panels; galvanized, 26 gauge steel Nova Shingle Clips (in 96" strips); Nova #1 Certigrade Processed Shakes (either Natural or in a choice of 9 colors).

Nova Insulated Sidewalls are eligible for FHA Insured Mortgage Loans.

The method of application is very simple — for new construction or for re-siding existing structures. May we send you the complete details? Kindly address your inquiry to Department 31.

NOVA SALES
Co.
TRENTON 3, N. J.

A wholly-owned subsidiary of Homasote Company — manufacturers of the oldest and strongest insulating-building board; wood-textured and striated panels.

REHABILITATION

(continued from p. 170)

vate money we can save and improve these good neighborhoods which will become slums."

Merriam listed 13 high points of progress (which have brought national recognition to the Chicago effort):

1. Appointment of a Neighborhood Conservation Board of city officials and the initiation of house-to-house surveys.
2. Improvement in the Building Dept.; the creation of the new position of special deputy building commissioner.
3. Extension of limited powers of eminent domain for private corporations engaged in conservation as well as slum clearance.
4. Enactment of the Urban Community Conservation Bill.
5. Power to repair dangerous and unsafe buildings when the owner refuses to do so, and make the expense a junior lien on the property.
6. Approval by the City Council of first steps leading to a reorganization of the various housing agencies into one department.
7. Leadership and direction by the housing coordinator to bring the various housing activities of the city into common focus.
8. Bold plans by the Chicago Plan Commission to conserve outlying commercial areas.
9. Revision of the Chicago Zoning Ordinance, now nearing completion.
10. New off-street parking ordinance establishing parking requirements for all new construction, including conversions.
11. Publicly owned parking facilities under way in the downtown area.
12. Public recognition by NAREB and NAHE of the importance of conservation and rehabilitation.
13. FHA plans to experiment in several parts of Chicago with a program designed to save existing middle-aged neighborhoods.

Laughing gas and prickly cactus

Despite this progress, Merriam pointed out that neighborhoods were still deteriorating and the myriad problems of the large US city have barely been touched. The tail-chasing result of departments overlapping other departments, of checks and balances so numerous as to nullify most actions, he described as "a witches' brew of laughing gas and prickly cactus, which might be amusing if Chicago's needs were not so desperate." His illustrations:

"The commissioners of the Housing Authority keep minute watch over their executive secretary, taking into their own hands many administrative functions. **Why? Because they are not so sure she will carry out their directions.**

"A new, separate Land Clearance Commission was established in 1947 to carry out certain slum-clearance, land-acquisition

continued on p. 182



Arthur Godfrey says...



"Remember - Remodeling customers want the same insulation as new home buyers"

Mr. G. is so right! Remodeling business is *good* business. It keeps crews busy in off seasons. It broadens a builder's base of operation. And with over half of America's homes either too small or over 35 years old, it offers an ever-growing potential for additional profits.

But when you do remodeling jobs, you work right in the customer's house . . . under his very eyes. And those of his wife. They want to know what you're doing, what you're using and how come.

That's why it pays to standardize on nationally advertised materials like Fiberglas* Insula-

tions when you convert attics or build extra rooms. No need to explain the comfort and economy Fiberglas provides. No need to waste time justifying your choice. *For Fiberglas is presold.* Best known and most widely accepted of all insulations, it tells customers you do *quality* work.

Both you and the customer benefit when you use Fiberglas. This popular insulation is efficient, permanent, non-settling, fire-safe, sanitary. And it comes in a variety of easy-to-install forms suitable for any remodeling job.

So always supply the insulation your customers want. *Supply Fiberglas!* Buy it from the dealers of the national distributors listed below. Owens-Corning Fiberglas Corporation, Dept. 67B, Toledo 1, Ohio.



Distributed nationally by these six industry leaders



ARMSTRONG
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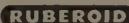
CERTAIN-TEED
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THE FLINTKOTE
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Minneapolis 2, Minn.



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CO.
New York, N.Y.



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& TRANSPORT CO.
Cleveland, Ohio

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SOSS HINGES ADD BEAUTY AND DISTINCTION TO EVERY HOME

Unique, invisible SOSS HINGES are completely hidden from view when doors or lids are closed. This feature eliminates ugly protruding hinge butts. SOSS HINGES make possible the flush, clean, smooth surfaces so necessary for smart, contemporary architecture. Use them whenever you build or remodel.

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Gives complete details on America's only modern hinge. Write for it today—the hinge that hides itself.

SOSS INVISIBLE HINGES

Sizes Available For Every Type of Installation

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21717 HOOVER ROAD • DETROIT 13, MICHIGAN

functions. **Why? Because the Housing Authority was suspect.**

"A Chicago Plan Commission approves a redevelopment project but wants the City Council to attach a string to one phase of the project. **Why? Because they do not trust the Land Clearance Commission to do a good job of relocation.**

"The Plan Commission can't even get the legislature to give it the power to review public improvements of other agencies even though no veto power was involved. **Why? The other governments do not trust the Plan Commission.**

"Families on one side of Calumet Ave. get help when their houses are torn down for a public improvement, but not those on the other side of the street who are in the same fix. **Why? Because one governmental agency (not the city) refuses to take responsibility for relocation.**

"An Urban Community Conservation Act becomes law imposing a new board upon an already confused structure. **Why? Because there is a lack of confidence in the Building Dept.**

"For the first time in history, the appointment of members of a city agency (Urban Community Conservation Board) must be approved by a state department. Result: less home rule than ever. **Why? Lack of confidence in the mayor and City Council.**

"The enforcement program lags until an excellent series of articles in the *Daily News* spurs action. What happens? The courts are flooded with cases, important and unimportant. **Why? No selective enforcement.**

"A special deputy building commissioner reporting directly to the mayor is appointed to enforce rigidly the minimum housing standards. **Why? Because many people lost confidence in the building commissioner.**

"When additional personnel finally are allotted to the Building Dept. new untrained supervisors are brought in over men with more experience. **Why? Because the patronage system dominates.**

"A supervisor resigns, saying that important files are disappearing. **Why? The 'fix' is still a good word in Chicago.**

"The city asks the legislature for permission to license lodging and rooming houses, but is refused. **Why? Because an influential legislator from Chicago fears the consequences in his district.**

"The Fire Dept. has 24 men on a congested area survey which is completely unrelated to other conservation activities. **Why? Lack of top direction.**

"Another neighborhood fights desperately to stop a zoning change, only to find that the change was later made without their knowledge. **Why? Because the zoning commission was not informed.**

continued on p. 188

NOW... Custom Kitchens

at mass-production prices!

YOURS with Diana-style Youngstown Kitchens



It's true! Now you can offer beautiful, custom-planned all-steel kitchens in the homes you build . . . with more features than ever before in any given space. At the same time, you enjoy the economy of mass-produced steel units.

New Diana-style Youngstown Kitchens give you the long-sought-after *built-in* look in completely fabricated steel units.

- You get more continuous work surface in less space.
- Installation is quick and easy.

New Diana ensemble sinks combine with other exciting new units to give you added freedom in your kitchen planning. Youngstown Kitchens Jet-Tower* Dishwasher and Food Waste Disposer make your homes modern today, modern to stay.

To gain the extra sales appeal of nationally accepted Diana-style Youngstown Kitchens in the homes you build, contact your distributor today. Or write: *Builder Sales Department, Mullins Manufacturing Corporation, Warren, Ohio.*

*Reg. U. S. Pat. Off.

NEW Built-in Beauty!
MORE Work-saving Features!

CABINETS OF STEEL FOR LASTING APPEAL



Youngstown ^{STEEL} Kitchens

MULLINS MANUFACTURING CORPORATION • WARREN, OHIO

World's Largest Makers of Steel Kitchens

Mullins Manufacturing Corporation
Dept. HH-254, Warren, Ohio

Please have my distributor contact me about the
new Diana-style Youngstown Kitchens.

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COMPANY _____

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CITY _____ ZONE _____ STATE _____

Cut Your Fireplace Construction Costs

It costs less to build with *Benefire*® than to lay up a Common Brick Fireplace!

This Fireplace Form
Pays for its Full Price by
cutting Construction Costs.

Yet it builds a perfect
smoke-free fireplace
every time!

SAVES LABOR-MATERIALS-SKILL

Build around a *Benefire* Form and **Save Labor** because all the time-consuming "brick-by-brick" details are an integral part of the *Benefire*.

Save Materials — you use less brick and mortar and there's no damper to buy—it's a built-in feature of *Benefire*.

Save the Cost of Highly Specialized Skill. There's no intricate planning necessary. Just straight fast work not requiring specialized experience.

Just follow the simple instructions and your mason's work is **GUARANTEED** every time.

IT'S TRUE — no matter how simple or elaborate your fireplace, you can build it **better at less cost** with a *Benefire* Fireplace Form.



HERE'S WHY YOU SHOULD
BUILD WITH THIS...

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FIREPLACE FORM

What you save:

1. Time and labor
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3. No damper to buy
4. Brick and mortar

What you get:

1. No smoke, guaranteed
2. Tempers cold floor drafts
3. Extra heat for emergencies
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the amazing
Beneform®
UNIVERSAL
DAMPER

The damper that gives you new freedom in fireplace design — builds any one of six basic fireplace styles including projecting corners, three-sided openings, etc. at moderate cost.

See your BENNETT representative
or write Dept. B for catalog.

BENNETT STANDARD DAMPERS



Cast iron or Steel — Bennett offers you a complete range of sizes for the conventional fireplace. Bennett-engineered, Bennett-built for long life and economy of construction.

BENNETT-IRELAND INC.
Chartered 1906
NORWICH, NEW YORK

REHABILITATION *continued*

edge. **Why can this happen? Politics in neighborhood conservation?**

"A neighborhood group fights an illegal conversion, only to be beaten in court when an elected public official shows up to defend the owner. **How come? It's 'the system.'**"

Governmental jungle

Merriam then asked: "Have we again been guilty of 'peanut planning'? In what year will we come to grips with the main issue and recognize that we are never going to solve the basic problem of distrust and lack of confidence in local government until we have three missing ingredients . . .

" . . . adequate powers (home rule)

" . . . effective organization (consolidation and simplification)

" . . . aggressive leadership?

"Where does one place the blame for things gone wrong? On which government? The city proper? Or the city plus park district? Or city plus park district plus board of education? Can conservation be effective in such a governmental jungle? Some of us seem to have forgotten that basically we don't solve our problems by creating a new government or board, but rather by making effective what we have."

What Chicago has, charged Alderman Merriam, already is so much government it produces "chaos" instead of wise rule. Items:

► Six tax-levying governments within Chicago's city limits, with independent powers and overlapping jurisdictions.

► The activities of these governments are restricted seriously by the state legislature.

► The city government proper consists of a series of 50 separate ward "kingdoms," as well as a long list of almost autonomous appointive boards.

► Much of the responsible leadership element in the people has fled from the city and "retired" from politics.

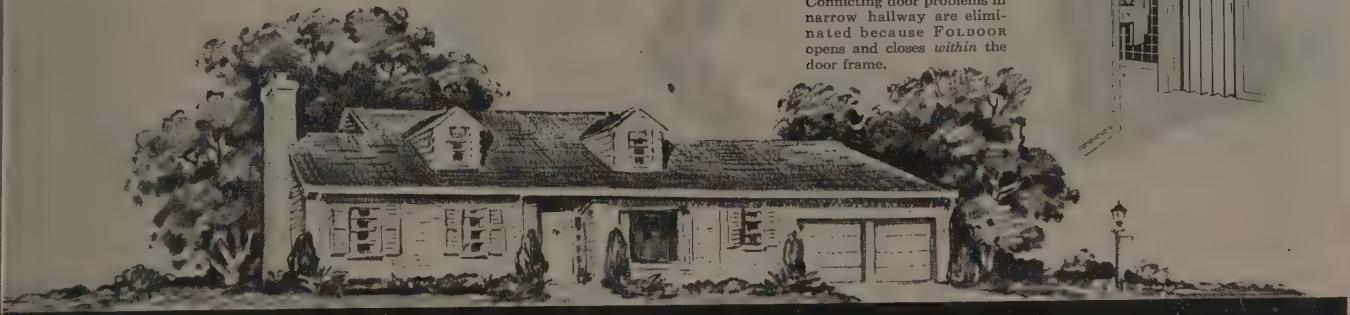
War on two fronts

Merriam concluded that the battle for conservation and rehabilitation of the city would have to be fought on two fronts: 1) a short-range effort to do the best job possible under existing conditions, and 2) a farseeing program leading to better leadership in political office, consolidated government, municipal home rule and clear lines of authority. His short-term objectives:

1. Continue the reorganization and strengthening of the building department.
2. Find funds to expand its operation, as well as that of the Urban Community Conservation Board.
3. Coordinate and integrate the activities of all housing and conservation agencies.
4. Begin now a 1955 legislative program including: legislation to implement consolidation of various housing agencies; the power

continued on p. 194

Inside Story OF A Fast-Selling House



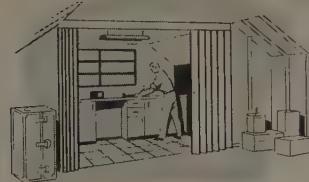
• Used in place of conventional doors, FOLDOOR aims at least 7 square feet in every opening. It opens and closes within the door frame—*there's no space lost by swinging!* Costs are lower, too—no need for painting, trimming, finishing or additional hardware.

When used as a movable wall, FOLDOOR saves the expense of wall and partitions, creates new living arrangements, makes floor space do double-duty service.

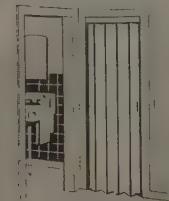
FOLDOOR's ability to stack into a minimum of $1\frac{1}{2}$ " per foot of opening . . . its exclusive cornice that lends a "finished" look to installations . . . its choice of new fabrics unequalled by no other folding door manufacturer—are other reasons why FOLDOOR should be figured into your plans. For further information see Sweet's Catalog and consult your nearest FOLDOOR installing distributor—there's one in every principal city. *Holcomb & Hoke Mfg. Co., Inc., 1545 Van Buren Street, Indianapolis, Indiana.*



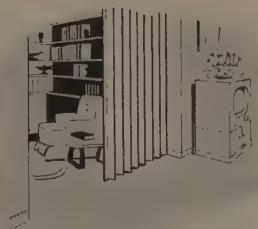
Connecting bedroom and nursery are created by FOLDOOR. The nursery becomes a dressing room, or powder room after baby grows up.



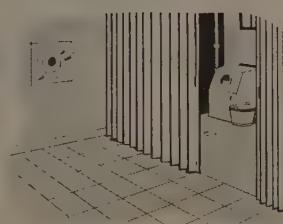
In the attic, FOLDOOR forms a handy little room for hobbies—makes good use of valuable space that otherwise might be wasted.



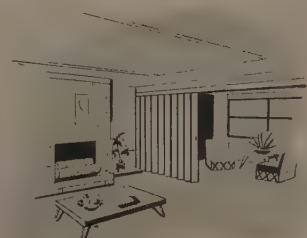
Conflicting door problems in narrow hallway are eliminated because FOLDOOR opens and closes *within* the door frame.



A portion of the living room is partitioned by FOLDOOR to create a quiet study, a den or TV retreat.



The furnace and washer are hidden by FOLDOOR as the basement becomes a game room for an evening of entertainment.



One end of the living room becomes a private sunroom when FOLDOOR is used as a movable wall. If the entire space is needed, door folds to the side.

How builder Herbert Gold adds "SELL" to his homes...



"I find people today are most receptive to those things which add greatly to their home living comfort. Robbins & Myers Attic Fans are a 'must' in homes where better living is desired."

*Herbert Gold, President
Malverne Acres, Inc.
West Hempstead, N. Y.*

You too can sell more homes by using Mr. Gold's strategy! Build your sales talk right into each home by installing an R & M "Package" Attic Fan. It's a complete, dependable home-cooling system. On hot summer days and nights it drives out hot, humid air... pulls in fresh, cooling breezes. An R & M Attic Fan is the extra value, the extra comfort today's home-buyer demands. It means years of cool summer comfort. And for the "sell" it adds, its cost is low indeed!

Fits low attics and all standard hallways. The smallest unit needs only 16" of attic clearance; the largest but 18". Perfect for "moderns" with limited attic clearance. Quiet, too. Moving parts are rubber-mounted, sound-insulated. Fan and motor have factory-lubricated, sealed ball bearings. Fan guaranteed five years; motor and shutter, one year. Certified air deliveries are 5000 and 7000 CFM. 10500 and 16000 CFM sizes are also available. Send the coupon for details.

See How Easily You Install Low-Cost R & M "Package" Attic Fans!



No other attic fan can be installed as quickly and cheaply! Fan simply sets over roughly framed opening.



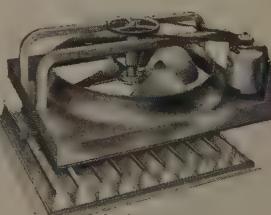
Complete automatic shutter unit fastens with screws to ceiling opening frame; flange forms ceiling trim.



R & M Attic Louvers are specially sized to provide proper exhaust for each of the 4 R & M "Package" Fans.

No Extras Needed. No bolts, screws, ceiling grille, trap door or vent box. Fan simply sets over ceiling opening; requires no springs or canvas connection.

Everything you need arrives on the job in a complete package. Priced from \$139.95* retail, including automatic ceiling shutter.



ROBBINS & MYERS

"Package" attic fans



*Prices subject to change without notice.

Robbins & Myers, Inc., Fan Division HH-14
387 S. Front St., Memphis 2, Tenn.
Please send me your booklet, "Robbins & Myers Package Attic Fans, Belt-Driven Fans A.I.A. File No. 30-D-I."

Name _____

Address _____

City _____ Zone _____ State _____

REHABILITATION *continued*

to license rooming houses and building contractors, and additional sources of revenue.

5. Organize local conservation groups, with the help of city agencies.

6. Complete the general plan for Chicago and specific plans for conservation areas.

7. Obtain the cooperation of federal agencies in making funds and credit available for repairs, remodeling and new construction.

8. Face up to the realities of the racial problem arising from Chicago's flood of Negro immigrants, including some rational method of relocation for families dispossessed by slum clearance projects.

9. Integrity—at all levels of operation.

Big goal—political overhaul

For a long run cure, Merriam demanded nothing less than a top to bottom revitalization of municipal spirit. Said he:

"The big job, the tough one, the only one which will bring back confidence in local government, whether Chicago or elsewhere, is the job of making a new, thorough appraisal of the sprawling mass of governments that make up the Chicago region. We should start at home, at the polls, to get top leadership into office. Then we must get expanded powers, consolidated governments, better methods of financing, clear lines of authority, and a political system devoted to the welfare of all. We would be fooling ourselves if we think we can settle for less."

"The dynamics of big-city life either excite or dismay—there seems to be no happy middle ground. Jefferson thought that the cities would destroy the American dream. De Tocqueville said only a national police force could keep down the urban mobs. But we know better. We know that our cities are not only the blood stream of American industry, but the real melting pot of American democracy. With real faith, honest convictions, intelligent application and vigorous leadership, we can unlock the door to successful urban living."

"There can be no doubt that Chicago today has the largest array of weapons and has done more thinking about neighborhood conservation than any other city. And added to the tangible gains are committees and advisory committees, studies and investigations, coroner's juries, public speeches and more speeches, newspaper article after newspaper article, and many of the other ingredients necessary to attract public attention to our problems. But have we solved our problems?

"We have begun to awaken. The aroused interests in conservation in the past two years is heartening. The revitalized neighborhood groups are mighty forward steps. The new laws and authority will help."

"But the most important element in saving our neighborhoods today and in the future remains the same as it was in the past: a revitalized Chicago 'I will' spirit."

often the cheapest
ALWAYS THE BEST...



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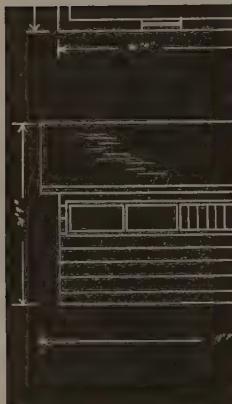
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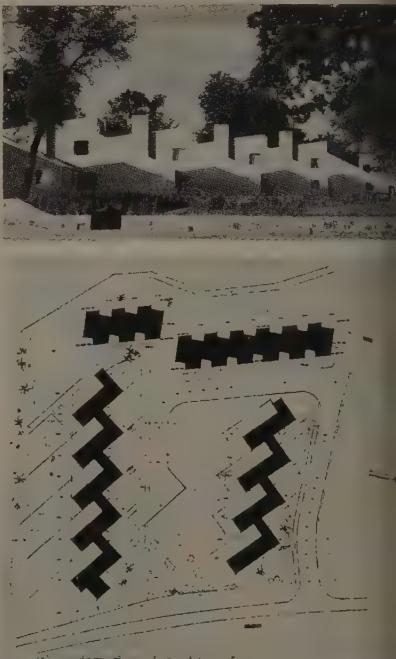
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THE NEW SMALL HOUSE. By F. R. S. Yorke and Penelope Whiting. The Architectural Press, London, 144 pp. 7½" x 9½". Illus. (Can be ordered through British Book Centre, 122 E. 55th St., New York, N.Y.)

This is a baffling book, and also a rather interesting one. It is baffling because its standards of selection of post-1939 houses make very little sense. The book is interesting—especially to Americans—because it contains several fine examples of row-house design, and because the modern row house has never caught on in the US. After looking at Yorke and Whiting's choice of row houses, many readers will feel that this nonacceptance is very much too bad for the US.



Danish terrace houses by Arne Jacobsen

Supposing authors Yorke and Whiting—or any discriminating authors—were faced with the problem of picking the best small houses to have been built anywhere over the past dozen years or so, how could they possibly go about it? Well, there are several ways of "slicing" a book like that: you can slice it the esthetic way, make your point of view crystal clear, say "to hell with practicality," and simply produce a handsome book of architectural sculpture—of "works of art." This will make everybody (excepting those included) very angry with you—as New York's Museum of Modern Art discovered recently to its continuing discomfort. Approach No. 2 might be the sociological tack—"houses that work

continued on p. 20

The A-B-C for 1954
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for families that work," or some such point of view. Such books are worthy, often helpful, frequently very boring. There are other approaches, of course, that are hardly worth mentioning: houses designed by your friends, or designed only by the young, or designed only by the Swedish (or Texans, or what have you).

Now, so far as this reviewer can discover, Yorke and Whiting used something of each of these approaches (but did not really include all the best art, or the best sociology, or the best friends)—and thus came up with a fairly senseless hodge-podge that will satisfy only those who are not really aware of the tremendous wealth and scope of postwar domestic architecture. For example, there is no house by Frank



Row houses by Arne Jacobsen

Lloyd Wright, although he has built more houses recently than ever before (as readers of this magazine may have discovered). There are a few US houses—but their selection is inexplicable on any score: Breuer has done much better houses than the one shown; so has Carl Koch; Gardner Dailey's early two-story glass house is as overpublished as it is atypical of Dailey's work—and so on.



Row houses by Eric Chick, Powell & Moya

Now for the credit side of the ledger: here is a really convincing presentation of how nice a house, how nice a street and how nice a community you can get with two-story row houses (all right, call them garden apartments if you must!). Those who believe in dotting little lots with littler houses on little streets all over the map of the US may like to take a closer look at the pictures reproduced here.



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(The builders are now erecting 22 more)

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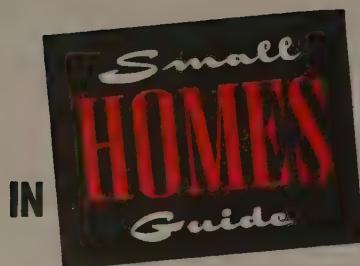


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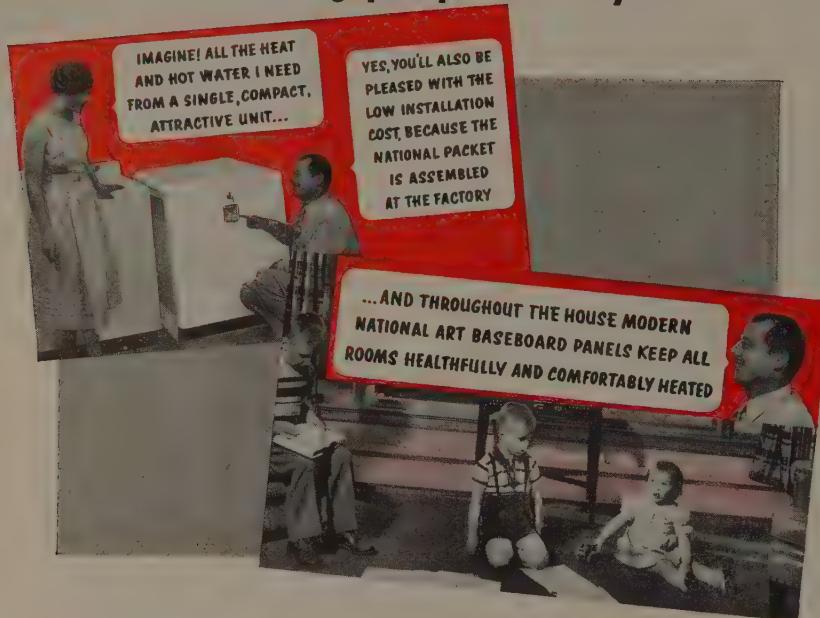
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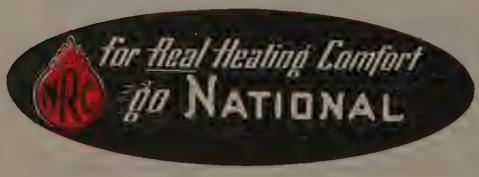
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NEW PRODUCTS



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An operating adaptation of last year's operating ceiling-hung model (H&H, F '53), the blue-tinted baked-enamel "dream



the future" is claimed to be a practical application of ideas for today's kitchens. Plans for production for the consumer market are still indefinite, and will probably depend on the reaction of both the trade and the public to the revolutionary design.

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continued on p. 2



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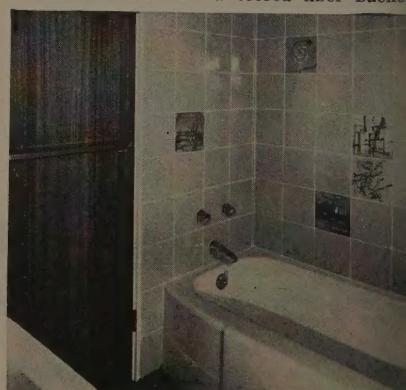


which snap into the enclosure and hold the copper and aluminum heating element and quickly attached front panel and trim. Less than 9" in height, the baseboard is 2" deep. Prices are quoted at \$4 to \$5 per lin. ft. on new construction, \$5 to \$6.50 per ft. on modernization jobs, excluding boiler costs. Manufacturer: Warren Webster & Co., Cranford 5, N.J.



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continued on p. 21

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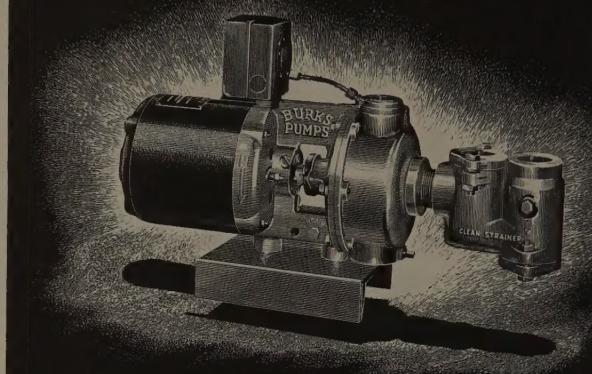
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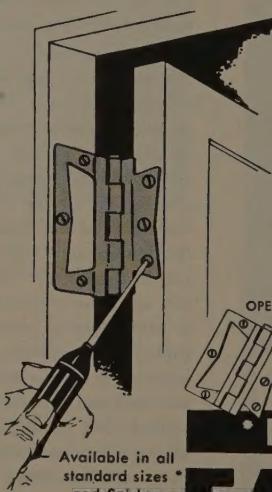
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